



STIC Search Report

EIC 3600

STIC Database Tracking Number: 115194

TO: Alex Klinwosky
Location: PK5 7D12
Art Unit : 3626
Wednesday, February 25, 2004

Case Serial Number: 09/473702

From: Bode Akintola
Location: EIC 3600
PK5-Suite 804, 8A01
Phone: 308-6150

Olabode.akintola@uspto.gov

Search Notes

Examiner Alex,

Please find attached your search results.

Please let me know if you like for me to try a refocused search with a different strategy or additional terms.

Please take a few minutes to fill the attached Colored feedback form to the EIC.

Thanks,

Bode Akintola



STIC Search Results Feedback Form

EIC 3600

Questions about the scope or the results of the search? Contact the EIC searcher or contact:

Karen Lehman, EIC 3600 Team Leader
306-5783, PK5- Suite 804

Voluntary Results Feedback Form

➤ I am an examiner in Workgroup: Example: 3620 (optional)

➤ Relevant prior art found, search results used as follows:

- ☐ 102 rejection
- ☐ 103 rejection
- ☐ Cited as being of interest.
- ☐ Helped examiner better understand the invention.
- ☐ Helped examiner better understand the state of the art in their technology.

Types of relevant prior art found:

- ☐ Foreign Patent(s)
- ☐ Non-Patent Literature
(journal articles, conference proceedings, new product announcements etc.)

➤ Relevant prior art not found:

- ☐ Results verified the lack of relevant prior art (helped determine patentability).
- ☐ Results were not useful in determining patentability or understanding the invention.

Comments:

Drop off or send completed forms to EIC3600 PK5 Suite 804



Set	Items	Description
S1	0	AU=(LOTT E? OR LOTT, E?)
S2	98819	UNINSURED? OR "NOT"() INSURED OR INSURANCE(3N) (WITHOUT OR "NOT" OR "NO")
S3	3823509	DATA() (BASE? OR FILE? OR MINE? OR BANK?) OR DATABASE? OR DATAFILE? OR DATAMIN? OR DATABANK? OR STORAGE OR DB OR RECORD? ? OR SERVER OR CENTRAL() FILE
S4	3307962	MOTOR? OR VEHICLE? OR AUTOMOBILE? OR CAR OR CARS
S5	8698	DMV OR MVA OR DEPARTMENT(1W) MOTOR OR MOTOR(1W) ADMINISTRATI- ON
S6	66	S2(S)S5
S7	1493	S2(20N)S3
S8	278	S7(15N)S4
S9	339	S6 OR S8
S10	107	S9 NOT PY>1999
S11	98	RD (unique items)

? show file

File 20:Dialog Global Reporter 1997-2004/Feb 25
(c) 2004 The Dialog Corp.

File 476:Financial Times Fulltext 1982-2004/Feb 25
(c) 2004 Financial Times Ltd

File 610:Business Wire 1999-2004/Feb 25
(c) 2004 Business Wire.

File 613:PR Newswire 1999-2004/Feb 25
(c) 2004 PR Newswire Association Inc

File 624:McGraw-Hill Publications 1985-2004/Feb 24
(c) 2004 McGraw-Hill Co. Inc

File 634:San Jose Mercury Jun 1985-2004/Feb 24
(c) 2004 San Jose Mercury News

File 810:Business Wire 1986-1999/Feb 28
(c) 1999 Business Wire

File 813:PR Newswire 1987-1999/Apr 30
(c) 1999 PR Newswire Association Inc

File 637:Journal of Commerce 1986-2004/Feb 24
(c) 2004 Commonwealth Bus. Media

11/3,K/1 (Item 1 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2004 The Dialog Corp. All rts. reserv.

08319921 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Sponsors allotted for golf classic
SECTION TITLE: SPORT
CHRISTCHURCH PRESS , 2 ed, p17
November 19, 1999
JOURNAL CODE: WTCP LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 236

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... No. 9: No sponsor. No. 10: No sponsor. No. 11: Shepherd and Kime
and Riccarton **Car** Sales. No. 12: Malaysian Airlines. **No** . 13: New
Zealand **Insurance** . **No** . 14: DB Breweries Ltd. No. 15: Anthony Shearer
Ltd. No. 16: Anthony Runacres and Associates. No. 17...

11/3,K/2 (Item 2 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2004 The Dialog Corp. All rts. reserv.

08274152 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Washington Commissioner Adopts Commercial Deregulation Rule
BESTWIRE
November 17, 1999
JOURNAL CODE: WBSW LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 279

... in aggregate premiums on their property/casualty insurance
coverage.

The rule applies only to commercial **insurance** , and **no** other type
of **insurance** , such as personal **automobile** coverage, may be used to add
up to the \$25,000 minimum. **Records** of rates must be made available to the
commissioner's office on request, and the...

11/3,K/3 (Item 3 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2004 The Dialog Corp. All rts. reserv.

06457279 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Comment - Crime shouldn't be allowed to pay.
POST MAGAZINE, p15
July 30, 1999
JOURNAL CODE: WPST LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 315

... seems at long last to be pressing the accelerator pedal on the
development of the **motor insurance database** , its preferred solution to
the growing problem of **uninsured** drivers.

Having rejected calls for windscreen insurance discs for over 20
years, it now feels...

11/3,K/4 (Item 4 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2004 The Dialog Corp. All rts. reserv.

06457205 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Go-ahead for database.

David Worsfold.

POST MAGAZINE, p4

July 30, 1999

JOURNAL CODE: WPST LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 290

The **Motor Insurance Database**, which the industry hopes will become a force in combating **uninsured** drivers, will take a leap forward in the next few weeks when the **Motor Insurers' Information Centre** gives the green light for Experian to develop and operate the database...

11/3,K/5 (Item 5 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter

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06298449 (USE FORMAT 7 OR 9 FOR FULLTEXT)

CA building future on e-thinking

BUSINESS LINE

July 21, 1999

JOURNAL CODE: FBLN LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 778

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... a customer's relationship with that insurance company through digital pictures. (One picture from the **database** of client information tells the agent if the client's new **car** is insured, if the client has an **uninsured** house and if the customer was happy with the result of his last telephone conversation...

11/3,K/6 (Item 6 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter

(c) 2004 The Dialog Corp. All rts. reserv.

06049642 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Colorado Toughens Enforcement of Vehicle Insurance Law

Gail Pitts

KRTBN KNIGHT-RIDDER TRIBUNE BUSINESS NEWS (PUEBLO CHIEFTAIN - COLORADO)

July 01, 1999

JOURNAL CODE: KPUC LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 531

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... the current information on the spot," Benschneider said.

In addition, "if you pop up as **uninsured** three months in a row, **DMV** will send you a letter saying 'We know you are **uninsured** ; you have 45 days to provide proof of insurance.'

Furthermore, "law enforcement is authorized to...

... for the program, John Duncan, is quick to note that Explore doesn't actually identify "**uninsured** " vehicles because there can be other reasons that **DMV** is unable to match policy to vehicle.

That includes seasonal vehicles, ones that aren't...

11/3,K/7 (Item 7 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter
(c) 2004 The Dialog Corp. All rts. reserv.

06007960 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Pueblo County, Colo., Vehicle Registration Lines Lengthen with New Law

Elizabeth R. Smith

KRTBN KNIGHT-RIDDER TRIBUNE BUSINESS NEWS (PUEBLO CHIEFTAIN - COLORADO)

June 30, 1999

JOURNAL CODE: KPUC LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 439

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... law, more than 500,000 letters were sent to those identified by the state as **uninsured**.

The state will use the Explore **database** system to maintain **vehicle** information, including the year, model and the **vehicle** identification number. The system also will track insurance on vehicles once proof of insurance is...

11/3,K/8 (Item 8 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter
(c) 2004 The Dialog Corp. All rts. reserv.

05472954 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Rates collide with uninsured motorists

SECTION TITLE: News

Lyle Frink

PRAGUE BUSINESS JOURNAL

May 24, 1999

JOURNAL CODE: WPBJ LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 903

(USE FORMAT 7 OR 9 FOR FULLTEXT)

The number of **uninsured vehicles** and not driving **records** will be a major factor in future third-party liability insurance premiums, according to a...

... Czech Insurance Bureau, an industry organization created under the new insurance bill to check the **database** of insured **cars** with the Ministry of Interior's **database** and cover losses caused by **uninsured cars**. The bureau is to provide the Central **Vehicle** Registry with monthly data on insured **automobiles**, while the registry is to respond with a list of uninsured vehicles. Those without the...

11/3,K/9 (Item 9 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter
(c) 2004 The Dialog Corp. All rts. reserv.

05019579 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Taxis and mini-cabs

EVENING STANDARD, p13

April 20, 1999

JOURNAL CODE: FES LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 744

... drivers and companies by making them subject to exhaustive checks. Those drivers with dangerous or **uninsured cars**, or criminal **records**, will be weeded out, as will drivers operating on the fringes of the law who ...

11/3,K/10 (Item 10 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2004 The Dialog Corp. All rts. reserv.

04753889 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Glitch Causes Insured Colorado Motorists to Get Notices
Donald Blount
KRTBN KNIGHT-RIDDER TRIBUNE BUSINESS NEWS (DENVER POST - COLORADO)
March 25, 1999
JOURNAL CODE: KDPT LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 240

... next month questioning whether they have auto insurance, according to the state's Department of **Motor Vehicles**.

That's because an electronic **database** used to track **uninsured motorists** will erroneously identify up to 18 percent of all registered **vehicles** as not being insured.

11/3,K/11 (Item 11 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2004 The Dialog Corp. All rts. reserv.

04637049 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Rising Health Insurance Premiums Force Kentuckians to Cope Without
Stewart Jennison
KRTBN KNIGHT-RIDDER TRIBUNE BUSINESS NEWS (MESSENGER-INQUIRER - OWENSBORO, KENTUCKY)
March 15, 1999
JOURNAL CODE: KMEN LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 1380

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... own history, this is what you get," the attorney said. "That would be like pricing **automobile liability insurance without** regard to a person's driving **record**."

Miller said premiums also should reflect lifestyle choices as much as possible.

"Someone who smokes...

11/3,K/12 (Item 12 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2004 The Dialog Corp. All rts. reserv.

04495620 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Sapiens Awarded Reengineering Contract by North Carolina Department of Transportation
PR NEWSWIRE
March 02, 1999
JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 505

... applications. By improving workflow and reducing duplicate data entry, an integrated LITES will help prevent **uninsured** motorists from driving and registering vehicles in North Carolina.

11/3,K/13 (Item 13 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2004 The Dialog Corp. All rts. reserv.

04473957 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Insurance discs for windscreens.
POST MAGAZINE, p56
February 25, 1999
JOURNAL CODE: WPST LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 313

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... really sure the tax disc style solution would make any difference to the number of **uninsured** drivers as there are already plenty of **motorists** driving around with no tax. We would prefer a **database** -style solution with every **cars** ' details logged onto a DVLA-style record system."

Co-operative Insurance backed the disc system...

11/3,K/14 (Item 14 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2004 The Dialog Corp. All rts. reserv.

04377284 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Drivers of Company Cars in South Carolina May Be Overpaying for Insurance
Jim Davenport
KRTBN KNIGHT-RIDDER TRIBUNE BUSINESS NEWS (STATE, COLUMBIA, S.C)
February 18, 1999
JOURNAL CODE: KSTC LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 688

Consumers may be shelling out hundreds -- even thousands -- of dollars for auto **insurance** that they are **not** required to pay.

These drivers have tickets and accidents on their **records** , but they were not driving their own **cars** . They were driving company, government or fleet **cars** .

11/3,K/15 (Item 15 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
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03959488 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Audit: S.C. Needs Better Auto Insurance Data
BESTWIRE
January 08, 1999
JOURNAL CODE: WBSW LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 413

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... for enforcing the uninsured motorist law, doesn't know if a canceled policy means a **motorist** switched insurance companies, sold the

vehicle , moved out of state, or is **uninsured** .

"We need a more complete **database** of all the policies," said Don Addy, chief of staff of the Public Safety Department...

11/3,K/16 (Item 16 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2004 The Dialog Corp. All rts. reserv.

03851323

Smaller Company Results: Universal slump

Compiler: CERI JONES

INVESTORS CHRONICLE, p90

December 23, 1998

JOURNAL CODE: FIC LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 281

...main customers which means it will not have to pay them as much for each **vehicle** . It is also charging **storage** costs and a handling fee for scrap **vehicles** . The benefits of renegotiating contracts with the **insurance** companies has **not** shown through yet. This will give the second half a boost and provide a more...

11/3,K/17 (Item 17 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2004 The Dialog Corp. All rts. reserv.

03782621 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Colorado Uninsured Motorists Face Instant Seizure of License

Tom McAvoy

KRTBN KNIGHT-RIDDER TRIBUNE BUSINESS NEWS (PUEBLO CHIEFTAIN, COLO)

December 16, 1998

JOURNAL CODE: KPUC LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 493

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... service or even jail time for repeat offenders.

Another aspect of the new auto insurance **database** law reaches out to the **uninsured** .

On April 1, Explore, the computer contractor, will begin sending letters requesting information from **vehicle** owners whose names do **not** appear on the **insurance database** for the preceding three months.

Those **vehicle** owners will have 45 days to respond to the Motor Vehicle Division or their license...

11/3,K/18 (Item 18 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2004 The Dialog Corp. All rts. reserv.

03506758 (USE FORMAT 7 OR 9 FOR FULLTEXT)

MOTOR - Keeping track of the law.

POST MAGAZINE, p26

November 19, 1998

JOURNAL CODE: WPST LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1758

The **Motor** Insurers' Bureau (MIB) has a successful track **record** in

sorting out claims involving **uninsured** drivers. However, in common with the rest of the UK **motor** market, it has had to adapt to various European Union initiatives (see box, opposite page...

11/3,K/19 (Item 19 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2004 The Dialog Corp. All rts. reserv.

03471509 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Reliant Offers Auto Insurance in Illinois
PR NEWSWIRE
November 17, 1998
JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 351

... We are able to offer the residents of Illinois very competitive rates on automobiles and **motorcycles** for all types of drivers. Reliant is a great choice for individuals with clean **records**, accidents, speeding tickets, driving violations (including DUI), and even those **without** prior **insurance**. In early January we will be extending our product offering to include boats and jet...

11/3,K/20 (Item 20 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2004 The Dialog Corp. All rts. reserv.

02926906
Reliant Offers Auto Insurance in New Hampshire
PR NEWSWIRE
September 25, 1998
JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 328

... of New Hampshire very competitive rates for all types of drivers, including individuals with clean **records**, accidents, speeding tickets, driving violations (including DUI), and even those **without** prior **insurance**." Deep discounts are available to individuals with good financial responsibility, multi-**car** policies, and annual policies. A number of payment plan options are available for both six...

11/3,K/21 (Item 21 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2004 The Dialog Corp. All rts. reserv.

02240632 (USE FORMAT 7 OR 9 FOR FULLTEXT)
If Buffett buys General Re, we can buy The Hartford
INVESTORS DIGEST, p404
July 17, 1998
JOURNAL CODE: FIDT LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 552

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... money now and pay it out later - sometimes never - if your client, be it human, **automobile** or bricks and mortar, does **not** expire.

Insurance companies, particularly those that sell auto insurance, are reporting **record** profits. **Cars** are safer, drunk-driving laws are

being strictly enforced and aging Baby Boomers are driving...

11/3,K/22 (Item 22 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2004 The Dialog Corp. All rts. reserv.

01758919 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Campaigns: Drivers given star treatment: Financial Services
JENNIFER WHITEHEAD
PR WEEK, p8
April 10, 1998
JOURNAL CODE: FPWK LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 487

...Company
Campaign: Drivers' Zodiac
PR Team: Harrison Sadler
Timescale: December 1997 to January 1998
Budget: not available

Car insurance company Touchline recently analysed five years worth of claims from its **database** and found that drivers with the same zodiac sign tended to make similar types of...

11/3,K/23 (Item 23 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2004 The Dialog Corp. All rts. reserv.

01216178 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Opposition criticises deputy house speaker who votes for gov't:
House speaker, the other deputy abstain
BANGKOK POST
March 22, 1998
JOURNAL CODE: FBKP LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 696

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... the Pajero might be have been illegally acquired as the details which appeared on the **insurance** paper did **not** match those on official **records**.

The **car** was impounded by police but Mr Vichai could reclaim it if he could produce documents...

11/3,K/24 (Item 1 from file: 476)
DIALOG(R)File 476:Financial Times Fulltext
(c) 2004 Financial Times Ltd. All rts. reserv.

0007000751 BODFOAKAEKFT
Finance and the Family: Household and motor premiums to rise again -
Falling investment returns to blame
SCHEHERAZADE DANESHKHU
Financial Times, P VI
Saturday, June 26, 1993
DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
Word Count: 489

...The ABI is talking to police and the Department of Transport about raising fines on **uninsured motorists** . It says these are too low to discourage guilty drivers.

On the life and pensions side, companies reported **record** premiums last year, with total income from this source rising by 8.9 per cent...

11/3,K/25 (Item 2 from file: 476)
DIALOG(R)File 476:Financial Times Fulltext
(c) 2004 Financial Times Ltd. All rts. reserv.

0006500379 BOCFOAFAENFT
Finance & The Family: Average family faces Pounds 10 per month rise in premiums
RICHARD LAPPER
Financial Times, P III
Saturday, June 27, 1992
DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
Word Count: 514

The ABI's figures showed that **insurance** woes are **not** confined to Lloyd's. After suffering their worst results for generations in 1990, UK insurance companies reported **record** trading losses of Pounds 3.3bn last year last year, with **motor** insurers hit by underwriting losses of Pounds 1.2bn.

However, the companies' main problems stemmed...

11/3,K/26 (Item 3 from file: 476)
DIALOG(R)File 476:Financial Times Fulltext
(c) 2004 Financial Times Ltd. All rts. reserv.

0006022867 BOBBVBRABHFT
Why risk should be expensive
NORMA COHEN
Financial Times, P 15
Friday, February 22, 1991
DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
Word Count: 663

TEXT:
...this. You have had your licence suspended three times for drunk driving and reported your **car** stolen twice. Your neighbour, meanwhile, has an unblemished driving **record** and has never been reimbursed for auto damages.

Any chance you will both pay the same **insurance** premium? **Not** on your life.

11/3,K/27 (Item 1 from file: 624)
DIALOG(R)File 624:McGraw-Hill Publications
(c) 2004 McGraw-Hill Co. Inc. All rts. reserv.

00918918
DOWNLOADING THEIR DREAM CARS: Car buyers are using the Internet to snag great deals
Business Week March 9, 1998; Pg 93; Number 3568

Journal Code: BW ISSN: 0007-7135
Section Heading: Information Technology: THE INTERNET
Word Count: 1,625 *Full text available in Formats 5, 7 and 9*

BYLINE:

Larry Armstrong in Los Angeles, with Kathleen Kerwin in Detroit

TEXT:

...CARPOINT.MSN.COM

Service started 1997 1,095 dealers

Refers buyers to new- and used- **car** dealers, who pay a monthly fee up to \$1,600. **No** financing or **insurance**. Used- **car database** from marketing partner Reynolds & Reynolds. 1997 revenues estimated less than \$2 million; started accepting ads...

11/3,K/28 (Item 2 from file: 624)

DIALOG(R)File 624:McGraw-Hill Publications

(c) 2004 McGraw-Hill Co. Inc. All rts. reserv.

00875065

MARKET CONDUCT ISSUES FOR BROKER-DEALERS SELLING INSURANCE PRODUCTS: In Addition to SEC and NASD Rules, State Law and Regulations Govern Insurance Sales by Broker-Dealers. The Author Analyzes State Licensing and Registration Requirements and State Rules Governing Sales Practices, Compensation, and Consumer Complaints.

S&P's Review of Securities & Commodities Regulation August 1997; Pg 171; Vol. 30, No. 14

Journal Code: SCR

ISSN: 0884-2426

Word Count: 6,351 *Full text available in Formats 5, 7 and 9*

BYLINE:

Susan S. Krawczyk

TEXT:

... variable life insurance contracts and variable annuity contracts (together, ``variable contracts'') and ``market-value adjusted'' (``**MVA** '') insurance contracts, as well as traditional **insurance** products **not** subject to the federal securities laws, such as whole life insurance, term insurance, and universal...

11/3,K/29 (Item 3 from file: 624)

DIALOG(R)File 624:McGraw-Hill Publications

(c) 2004 McGraw-Hill Co. Inc. All rts. reserv.

0738607

PROTON LOSS MARS RUSSIA'S MIR SUCCESS

Aviation Week & Space Technology February 26, 1996; Pg 65; Vol. 144, No. 9

Journal Code: AW

ISSN: 0005-2175

Section Heading: HEADLINE NEWS

Dateline: PARIS

Word Count: 1,094 *Full text available in Formats 5, 7 and 9*

BYLINE:

CRAIG COVAULT

TEXT:

... worth roughly \$100 million. But given the Proton's high success rate, the loss should **not** severely affect **insurance** rates for commercial

Proton launches.

The fourth stage that exploded has an excellent track **record** , although it is a complex **vehicle** .

During launch, the first three stages placed the fourth stage and payload into an approximately...

11/3,K/30 (Item 1 from file: 634)
DIALOG(R)File 634:San Jose Mercury
(c) 2004 San Jose Mercury News. All rts. reserv.

10147189

SAFETY IN TAXIS MANAGER SAYS DRIVERS TAKE SCREENING TESTS

San Jose Mercury News (SJ) - Thursday, May 27, 1999

By: RAOUL V. MOWATT, Mercury News Staff Writer

Edition: Morning Final Section: Local Page: 1B

Word Count: 1,044

... a map. Unfortunately in this industry, you need to. . . . An applicant must bring in a **DMV** printout not more than five days old. Our **insurance** company will **not** accept anybody with more than two citations in three years.

Q

What about criminal background...

11/3,K/31 (Item 2 from file: 634)
DIALOG(R)File 634:San Jose Mercury
(c) 2004 San Jose Mercury News. All rts. reserv.

10015043

LOWER AUTO RATES TOUTED CONSUMER GROUP NOT SATISFIED

San Jose Mercury News (SJ) - Friday, January 15, 1999

By: ED POPE, Mercury News Staff Writer

Edition: Morning Final Section: California News Page: 3B

Word Count: 558

...year.

Maximum income

Applicants for the new policy would have to have a good driving **record** . The maximum qualifying income for a family of three, for example, would be \$20,000.

Estimates of the number of **uninsured motorists** in California range as high as one in four.

Quackenbush attributed the general drop in...

11/3,K/32 (Item 3 from file: 634)
DIALOG(R)File 634:San Jose Mercury
(c) 2004 San Jose Mercury News. All rts. reserv.

09715007

MANY INSURERS WRONGLY HIKE FOR CARPOOL TICKET

San Jose Mercury News (SJ) - Monday, August 3, 1998
By: GARY RICHARDS , Mercury News Staff Writer
Edition: Morning Final Section: Front Page: 1A
Word Count: 809

...proper answer is yes -- no, no, no.

No moving violation, no point against your driving **record** , no need for traffic school and -- most importantly -- no hike in your auto **insurance** .

'It's **not** a moving violation,' said California **Department of Motor Vehicles** spokesman Ron Owens.

Simple enough, right?

Hah! Chris Yarnell of San Jose thought so. He...

11/3,K/33 (Item 4 from file: 634)
DIALOG(R)File 634:San Jose Mercury
(c) 2004 San Jose Mercury News. All rts. reserv.

09069004

AGONY AND ECSTASY AFTER A GRUELING JOURNEY THROUGH THE DMV, WE ARE PROUD TO ANNOUNCE THE BIRTH OF A NEW DRIVER; TEEN-AGE DAUGHTER IS DOING FINE -- MOM IS EXHAUSTED

San Jose Mercury News (SJ) - Monday, March 10, 1997
By: JOANNE JACOBS column
Edition: Morning Final Section: Editorial Page: 7B
Word Count: 813

...me. Applicants under 18 need both parents' signatures, unless one parent has sole custody. The **DMV** voicemail had warned about bringing proof of **insurance** but **not** about needing both signatures. My choice was forgery or perjury. I chose perjury. I wrote...

11/3,K/34 (Item 5 from file: 634)
DIALOG(R)File 634:San Jose Mercury
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09001027

DRIVER LIABILITY: NEW LAW CRACKDOWN: CALIFORNIA MOTORISTS NOW ARE REQUIRED TO SHOW PROOF THAT THEY HAVE VEHICLE INSURANCE

San Jose Mercury News (SJ) - Wednesday, January 1, 1997
By: MARY ANNE OSTROM, Mercury News Sacramento Bureau
Edition: Morning Final Section: Front Page: 1A
Word Count: 898

TEXT:

... brainchild of a Bay Area legislator whose husband died after being hit broadside by an **uninsured** motorist - will, for the first time, require car owners registering their vehicles with the **Department of Motor Vehicles** to show evidence of minimum liability coverage. And the law reinstates an expired statute...

...is \$1,400; for a 30-year-old neighbor with no accidents, it's \$400.

Insurance executives complain that **without** a comprehensive review of auto insurance, including addressing the issue of fraud, the new law...

... the law, or buy coverage only for the month when their registration comes due. The **Department of Motor Vehicles** says it has no way yet of tracing canceled policies.

Premiums already dropping

But...

11/3,K/35 (Item 6 from file: 634)
DIALOG(R)File 634:San Jose Mercury
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08329132

UNIVERSAL ID CARD IS ALREADY IN EFFECT VERIFICATION: CALIFORNIA DRIVER'S LICENSE IS BECOMING PROOF OF LEGAL U.S. RESIDENCE.

San Jose Mercury News (SJ) - Saturday, November 25, 1995
By: KEN MCLAUGHLIN, Mercury News Staff Writer
Edition: Morning Final Section: Front Page: 1A
Word Count: 1,553

... a license to get insurance, opponents say, the law is also exacerbating the problem of **uninsured** motorists.

INFOBOX: BIRTH OF AN IDENTITY CARD

The **DMV** began producing credit-card-style licenses in December 1990. About two-thirds of California's...

11/3,K/36 (Item 7 from file: 634)
DIALOG(R)File 634:San Jose Mercury
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08028015

ILLEGAL IMMIGRANTS FEEL PINCH OF IMPOUNDMENT LAW, PROP. 187

San Jose Mercury News (SJ) - Saturday, January 28, 1995
By: JEORDAN LEGON, Mercury News Staff Writer
Edition: Alameda County/Am Section: Local Page: 1B
Word Count: 756

... is left with an average of \$150 extra in insurance premiums every year to cover **uninsured** drivers, according to insurance company and **Department of Motor Vehicle** estimates.

Most insurance companies require a license to issue coverage, so many undocumented workers...

11/3,K/37 (Item 8 from file: 634)
DIALOG(R)File 634:San Jose Mercury
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08026062

ILLEGAL IMMIGRANTS CHALLENGE DRIVER-LICENSING LAWS RISKY: MANY GO WITHOUT A LICENSE OR INSURANCE.

San Jose Mercury News (SJ) - Thursday, January 26, 1995
By: JEORDAN LEGON, Mercury News Staff Writer
Edition: Morning Final Section: Local Page: 1B
Word Count: 825

... is left with an average of \$150 extra in insurance premiums every year to cover **uninsured** drivers, according to insurance company and **Department of Motor Vehicle** estimates.

Most insurance companies require a license to issue coverage, so many undocumented workers...

11/3,K/38 (Item 9 from file: 634)

DIALOG(R)File 634:San Jose Mercury

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07843006

BOOKED ON SUSPICION OF DRUNKEN DRIVING, WOMAN HAD LICENSE SUSPENDED FIVE TIMES CAR CRASH SEVERS LEG OF BOY, 15

San Jose Mercury News (SJ) - Thursday, December 8, 1994

By: JEFF GOTTLIEB AND JOHN WOOLFOLK,

Mercury News Staff Writers

Edition: Morning Final Section: Front Page: 1A

Word Count: 1,121

...s driving record.

(box)June 6, 1987, license suspended for failure to appear. Department of **Motor Vehicles** could not say why her license was suspended because the **records** were destroyed.

(box)Aug. 21, 1990, ticketed in Contra Costa County for speeding, driving on a suspended license and **not** having **insurance**. Cavender failed to show up in court.

(box)July 17, 1991, ticketed for speeding and...

11/3,K/39 (Item 10 from file: 634)

DIALOG(R)File 634:San Jose Mercury

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07767107

ANOTHER DIRECTOR OF BART DRIVING WITH NO LICENSE

San Jose Mercury News (SJ) - Friday, September 23, 1994

By: Mercury News Staff and Wire Reports

Edition: Morning Final Section: Local Page: 4B

Word Count: 175

TEXT:

... Ussery, whose license expired in 1979, for driving without a license, expired auto registration and **no** evidence of **insurance**. "In fact, because the BART director's been driving so long on an expired license, failing to pay fines, the Department of **Motor Vehicles** revoked his driving privileges in 1991," the report said. BART records show Ussery regularly...

11/3,K/40 (Item 11 from file: 634)

DIALOG(R)File 634:San Jose Mercury

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07727008

HOW DMV SKIRTED CONTRACT BIDDING RULES STATE AUDITORS ARE TO REPORT THIS

**WEEK ON AN UNUSUAL CONSULTING PACT THAT WAS PART OF A FAILED \$44 MILLION
COMPUTER PROJECT.**

San Jose Mercury News (SJ) - Sunday, August 14, 1994
By: GARY WEBB, Mercury News Sacramento Bureau
Edition: Morning Final Section: Front Page: 1A
Word Count: 5,186

...s Teale Data Center had just installed.

But as that project was winding down, the **DMV** got new marching orders from state lawmakers. They wanted the department to refuse to issue **vehicle** registration certificates to drivers who had **no automobile insurance**. Unfortunately, the **DMV's data base** of driver's license information was separate from its **data base** containing **vehicle** registration information.

In simple terms, the two **data bases** couldn't talk to each other, so there was no way to match up **uninsured** drivers with their **vehicles**.
That's when the DMV's computer gurus hit upon what they saw as a...

11/3,K/41 (Item 12 from file: 634)

DIALOG(R)File 634:San Jose Mercury
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07283020

DRIVER CHARGED IN 12-YEAR-OLD'S DEATH REDWOOD CITY WOMAN HAD NO LICENSE

San Jose Mercury News (SJ) - Saturday, October 9, 1993
By: S.L. WYKES, Mercury News Staff Writer
Edition: Peninsula/Am Section: Local Page: 1B
Word Count: 913

...to a police report.

Cordoba, who does not have a driver's license, has a **record** that includes a failure to appear in court, failure to have a current **car** registration, and driving **without** a license and **insurance**. Palo Alto police said traffic violations may be added to the complaint against Cordoba.

A...

11/3,K/42 (Item 13 from file: 634)

DIALOG(R)File 634:San Jose Mercury
(c) 2004 San Jose Mercury News. All rts. reserv.

07072211

PUT SOME FIRE INTO PLAN FOR HOMEWORK CENTERS

San Jose Mercury News (SJ) - Friday, March 12, 1993
Edition: Morning Final Section: Editorial Page: 10B
Word Count: 620

... ve had one moving violation (tailgating) and one accident (a relatively minor fender bender). My **record** lowers my auto insurance rates. Even so, I am required to pay for **uninsured - motorist** coverage in spite of the fact it is illegal in California to be an uninsured...

11/3,K/43 (Item 14 from file: 634)

DIALOG(R)File 634:San Jose Mercury
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07041063

BE WARY OF PAY-AT-THE PUMP INSURANCE PROPOSAL

San Jose Mercury News (SJ) - Wednesday, February 10, 1993
Edition: Morning Final Section: Editorial Page: 6B
Word Count: 416

...People who have excellent driving records will be penalized, while those who have bad driving **records** , including drunk drivers, will benefit greatly.

Although there is a need to make sure that **uninsured motorists** are penalized, let's do it through stiffer laws that go after that specific group...

11/3,K/44 (Item 15 from file: 634)

DIALOG(R)File 634:San Jose Mercury
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06705043

SPEEDING TICKET ISN'T DUE UNTIL LOS GATOS FINDS IT

San Jose Mercury News (SJ) - Thursday, July 23, 1992
By: The Action Line staff is Andy Bruno, Gwynne Young and Steve Chae.
Edition: Morning Final Section: Living Page: 8E
Word Count: 543

... by the Department of Insurance, says Mary Sue Maurer, spokeswoman for the Department of Insurance. **DMV** spokesman Bill Madison confirms that AARP's 55 Alive program meets **DMV** guidelines and should be acknowledged by your **insurance** company. If **not** , both agencies suggest you call the Department of Insurance for a complaint form. You should...

11/3,K/45 (Item 16 from file: 634)

DIALOG(R)File 634:San Jose Mercury
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05779075

SACRAMENTO TAKES THE TEETH OUT OF AUTOMOBILE INSURANCE LAWS

SAN JOSE MERCURY NEWS (SJ) - Friday, October 5, 1990
By: JUDITH BELL
Edition: Morning Final Section: Editorial Page: 5B
Word Count: 546

... virtually every auto insurance company has requested or will soon request rate increases.

Recently the **Department** of **Motor** Vehicles estimated that 25 percent of California drivers are **uninsured** . The numbers in urban areas are far higher. In some areas of Los Angeles more than 85 percent of drivers are **uninsured** . Lack of enforcement will make these numbers jump.

There are only two options to assure...

11/3,K/46 (Item 17 from file: 634)

DIALOG(R)File 634:San Jose Mercury

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05731100

UNINSURED DRIVER COUNT RISES

SAN JOSE MERCURY NEWS (SJ) - Saturday, August 18, 1990

By: Associated Press

Edition: Morning Final Section: California News Page: 9B

Word Count: 314

TEXT:

...far greater than previously thought.

The new estimate of 25 percent, or nearly 5 million, **uninsured** drivers is up from the previous estimate of 15 percent, said Del Pierce, the director of the **Department of Motor Vehicles**.

...after a survey by an insurance industry group, the All-Industry Research Advisory Council.

The **DMV** followed up on the industry survey and revised its own figure, Pierce said. Over the...

... years, the department estimates that between 21 percent and 29 percent of motorists have been **uninsured**.

California law requires drivers to carry liability insurance, or other forms of "financial responsibility" such...

11/3,K/47 (Item 18 from file: 634)

DIALOG(R)File 634:San Jose Mercury

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05080376

EAST P.A. MANAGER TRIES TO CLEAR DRIVING CHARGE

SAN JOSE MERCURY NEWS (SJ) - Wednesday, October 4, 1989

By: NICK ANDERSON, Mercury News Staff Writer

Edition: Alameda County/AM Section: Local Page: 2B

Word Count: 254

... had been suspended because he did not have proof of insurance on file with the **DMV**, Hall's lawyer, John Burris, said. State law requires insurance certificates to be posted with the **DMV** -- a matter usually handled routinely by an insurance company.

Hall said he was never notified...

...DMV or the police.

Hall, a resident of Oakland who often drives a city-owned **car**, is also seeking to clear a mark on his **DMV record** that arose last February, when the department again suspended his license because he did **not** have proof of **insurance**.

A **DMV** clerk said Hall can easily reinstate his driver's license by filing an...

11/3,K/48 (Item 19 from file: 634)

DIALOG(R)File 634:San Jose Mercury

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05080297

EAST P.A. MANAGER TO APPEAR IN COURT HALL TRYING TO CLEAR DRIVING CHARGE
SAN JOSE MERCURY NEWS (SJ) - Wednesday, October 4, 1989
By: NICK ANDERSON, Mercury News Staff Writer
Edition: Peninsula/AM Section: Local Page: 3B
Word Count: 254

... had been suspended because he did not have proof of insurance on file with the **DMV** , Hall's lawyer, John Burris, said. State law requires insurance certificates to be posted with the **DMV** -- a matter usually handled routinely by an insurance company.

Hall said he was never notified...

...DMV or the police.

Hall, a resident of Oakland who often drives a city-owned **car** , is also seeking to clear a mark on his DMV **record** that arose last February, when the department again suspended his license because he did **not** have proof of **insurance** .

A DMV clerk said Hall can easily reinstate his driver's license by filing an...

11/3,K/49 (Item 20 from file: 634)
DIALOG(R)File 634:San Jose Mercury
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05079192

EAST P.A. MANAGER SOUGHT ON WARRANT
SAN JOSE MERCURY NEWS (SJ) - Saturday, September 30, 1989
By: NICK ANDERSON, Mercury News Staff Writer
Edition: Peninsula/AM Section: Local Page: 1B
Word Count: 403

TEXT:
...in court.

Hall's driver's license also was suspended in February because he did **not** have **automobile insurance** , state **Department of Motor Vehicles** records show.

11/3,K/50 (Item 21 from file: 634)
DIALOG(R)File 634:San Jose Mercury
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05078782

NO-FAULT WON'T HELP INSURANCE PROBLEMS
SAN JOSE MERCURY NEWS (SJ) - Thursday, September 28, 1989
Edition: Morning Final Section: Editorial Page: 10B
Word Count: 493

... proof of insurance before issuing registration certificates; a significant portion of our premiums goes to **uninsured** motorists coverage, and that should not be the case. **Uninsured** motorists should have their vehicles impounded.

The insurance industry is pulling out all the stops...

11/3,K/51 (Item 22 from file: 634)
DIALOG(R)File 634:San Jose Mercury
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05071373

\$1 MILLION BAIL SOUGHT

SAN JOSE MERCURY NEWS (SJ) - Wednesday, September 6, 1989
By: Mercury News Wire Services
Edition: Alameda County/AM Section: Local Page: 4B
Word Count: 101

TEXT:

... with vehicular manslaughter in the death of California Highway Patrol Officer Hugo Olazar. Municipal Court **records** show that Jorge Perez, 24, is also accused of driving with a suspended license, with **no** evidence of **insurance** and **without** seat belts in his **automobile** in connection with the accident. Olazar was reportedly killed when a pickup truck struck the ...

11/3,K/52 (Item 23 from file: 634)
DIALOG(R)File 634:San Jose Mercury
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05008954

STATE FARM BOOSTS AUTO RATES BY 9.6%

SAN JOSE MERCURY NEWS (SJ) - Tuesday, January 31, 1989
By: ED POPE, Mercury News Consumer Writer
Edition: Street Section: Front Page: 1A
Word Count: 756

...estimated.

Factors affecting the increase, which took effect Monday, included the extent of coverage, driving **record**, age and place of residence. The increase applies to renewals of liability and **uninsured motorist** insurance.

State Farm is the first large company to raise auto rates across the board...

11/3,K/53 (Item 24 from file: 634)
DIALOG(R)File 634:San Jose Mercury
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05008449

INSURER LEVIES 9.6% HIKE STATE FARM ORDERED TO JUSTIFY CAR RATES

SAN JOSE MERCURY NEWS (SJ) - Tuesday, January 31, 1989
By: ED POPE, Mercury News Consumer Writer
Edition: Morning Final Section: Front Page: 1A
Word Count: 768

... Factors affecting the increase, which took effect this Monday, include the extent of coverage, driving **record**, age and place of residence. The increase applies to renewals of liability and **uninsured motorist** insurance.

State Farm is the first large company to raise auto rates across the board...

11/3,K/54 (Item 25 from file: 634)
DIALOG(R)File 634:San Jose Mercury
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04601418

DRINK, DRIVE AND LOSE YOUR CAR

SAN JOSE MERCURY NEWS (SJ) - Wednesday, December 21, 1988

By: MICHAEL HELMS

Edition: Morning Final Section: Editorial Page: 11B

Word Count: 789

...to take a taxi home.

Registration incorrect? Forget to transfer title when you bought the car ? Darn, your car will be waiting for you in the storage lot.

Driving without insurance ? Too bad, you just lost your car . Come back and get it when you have a valid policy.

Driving under the influence...

11/3,K/55 (Item 26 from file: 634)
DIALOG(R)File 634:San Jose Mercury
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04598506

PROP. 103 DEBATE INVOLVES RATINGS THAT COME WITH THE TERRITORIES

SAN JOSE MERCURY NEWS (SJ) - Tuesday, December 13, 1988

By: ED POPE AND CRIS OPPENHEIMER, Mercury News Staff Writers

Edition: Morning Final Section: Front Page: 1A

Word Count: 1245

... a disproportionate number of inner-city residents and minority groups who cannot afford insurance.

The Department of Motor Vehicles estimates that 20 percent of the state's 18.5 million motorists are not insured , even though they face stiff fines under the mandatory insurance law.

11/3,K/56 (Item 27 from file: 634)
DIALOG(R)File 634:San Jose Mercury
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04516326

DRIVERS IGNORE INSURANCE PROOF LAW, CHP SAYS

SAN JOSE MERCURY NEWS (SJ) - Friday, February 26, 1988

By: THOMAS FARRAGHER, Mercury News Staff Writer

Edition: Morning Final Section: California News Page: 1F

Word Count: 467

... they had 30 days to comply with the reinstated law. Some of those violators did not offer proof of insurance and had their licenses suspended, Gengler said.

'That's not really surprising,' Gengler said. 'We...

11/3,K/57 (Item 28 from file: 634)
DIALOG(R)File 634:San Jose Mercury
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04084879

CALIF. DRIVERS AGAIN MUST HAVE PROOF OF INSURANCE

SAN JOSE MERCURY NEWS (SJ) - Tuesday, October 27, 1987

By: DAVID M. KUTZMANN, Mercury News Staff Writer

Edition: Stock Final Section: Front Page: 1A

Word Count: 862

...law, as it did when the measure first took effect two years ago.

The state **Department** of **Motor** Vehicles has estimated that 20 percent of all drivers have **no insurance** .

In its unanimous decision Monday, the court turned aside a challenge from low-income residents...

11/3,K/58 (Item 29 from file: 634)
DIALOG(R)File 634:San Jose Mercury
(c) 2004 San Jose Mercury News. All rts. reserv.

04084670

COURT REINSTATES PROOF-OF-INSURANCE LAW

SAN JOSE MERCURY NEWS (SJ) - Tuesday, October 27, 1987

By: DAVID M. KUTZMANN, Mercury News Staff Writer

Edition: Morning Final Section: Front Page: 1A

Word Count: 790

... allowed a monthlong grace period when it first took effect two years ago.

The state **Department** of **Motor** Vehicles has estimated that 20 percent of all drivers have **no insurance** .

In its unanimous decision Monday, the court turned aside a challenge from low-income residents...

11/3,K/59 (Item 30 from file: 634)
DIALOG(R)File 634:San Jose Mercury
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03547060

SETTING PENALTIES IN FATAL CRASHES

SAN JOSE MERCURY NEWS (SJ) - Sunday, June 15, 1986

By: BRAD KAVA, Mercury News Staff Writer

Edition: Morning Final Section: Local Page: 1B

Word Count: 1091

...workers for the Department of Motor Vehicles said a strict insurance law might help keep **uninsured** drivers off the road. Drivers are required to have insurance, but because of a stay...

11/3,K/60 (Item 31 from file: 634)
DIALOG(R)File 634:San Jose Mercury
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03056792

COURT WON'T ENFORCE DEATH PENALTY

SAN JOSE MERCURY NEWS (SJ) - Friday, December 13, 1985
Edition: Morning Final Section: Editorial Page: 10B
Word Count: 622

... because the insurance industry does not offer ''affordable rates'' to all drivers.

I have had **car** insurance since 1948; ''affordable rates'' were **not** an option. My **insurance** has gone up every year, not because of my driving **record** (two minor moving violations in 37 years), but because of **uninsured motorists** .

My current policy states that the **uninsured motorist** premium is determined by the area in which you live, not your driving **record** .

If one of those 339,466 **uninsured** drivers out there runs into me, my rate will go up and theirs will become...

11/3,K/61 (Item 1 from file: 810)
DIALOG(R)File 810:Business Wire
(c) 1999 Business Wire . All rts. reserv.

0688732 BW0321

CALIF DEPT INSURANCE: Statement by California Insurance Commissioner Chuck Quackenbush regarding Proposition 213

April 07, 1997

Byline: Business/News Editors

...the vote. Proposition 213 penalizes specific classes of criminals, drunk drivers, fleeing felons and **uninsured motorists** from breaking the law. Under Proposition 213, consumers are the winners. Rates are down and **uninsured motorists** are becoming insured in **record** numbers in this state because of Proposition 213.

"California consumers are reaping the benefits of...

11/3,K/62 (Item 2 from file: 810)
DIALOG(R)File 810:Business Wire
(c) 1999 Business Wire.. All rts. reserv.

0639956 BW0339

Business Wire Recap

October 30, 1996

Byline: Editors

...01)

(CONSUMERS-UNION) SAN FRANCISCO--Consumers Union & SCLC File

Suit Against Rate Increase For Previously **Uninsured Motorists** (BW0059 09:01)

(LABOR-READY) (LBOR) TACOMA, Wash.--Labor Ready reports **record** third-quarter sales and **record** earnings before extraordinary charge (BW1108 09:02)

(COOPERS-&-LYBRAND) NEW YORK--Venture capital investment tops...

11/3,K/63 (Item 3 from file: 810)
DIALOG(R)File 810:Business Wire
(c) 1999 Business Wire . All rts. reserv.

0492120 BW1115

COALITION VEHICLE CHOICE: Own Car Next Big Step for Many Grads

June 06, 1995

Byline: Business/Feature Editors, Insurance and Auto Writers

...and collision losses insured for adult drivers. Coupled with their short, sometimes non-existent driving **record**, this is why buying **car** insurance for teenagers can be a costly and complicated endeavor.

Insurance premiums are **not** completely beyond your control, however. Smart shopping for **cars** as well as insurance can help minimize costs while providing a vehicle that meets the...

11/3,K/64 (Item 4 from file: 810)
DIALOG(R)File 810:Business Wire
(c) 1999 Business Wire . All rts. reserv.

0410547 BW789

DOMINO'S PIZZA: Domino's Pizza to honor year's safest driver with \$10,000 award

June 7, 1994

Byline: Business Editors/Food and Restaurant Writers

...The winning driver will also have a minimum two-year driving history which shows a **record** in good standing throughout that time period, and which does **not** include any **insurance** or other violations. All drivers' **Motor Vehicle Records** will be checked.

"The criteria is tough," said Jim Betts, chairman of Domino's Safety...

11/3,K/65 (Item 5 from file: 810)
DIALOG(R)File 810:Business Wire
(c) 1999 Business Wire . All rts. reserv.

0340023 BW284

WA COALITN VEHICLE CHOICE: Hints for Driving Grads -- The Price of Freedom: Car Insurance

June 15, 1993

Byline: Business Editors, Automotive & Insurance Writers

...for adult drivers. Couple these figures with a teenager's short, or non-existent, driving **record**, and you begin to understand why buying insurance for teens can be a costly, complicated and troublesome endeavor.

Nevertheless, **insurance** premiums are **not** completely beyond your control. Smart shopping for **cars** as well as insurance will help minimize expenses, while still getting a car that meets...

11/3,K/66 (Item 6 from file: 810)

DIALOG(R)File 810:Business Wire

(c) 1999 Business Wire . All rts. reserv.

0007661 BW169

SENTRY INSURANCE 2: Announces new insurance policy

April 8, 1986

Byline: Business Editors

...new "Payback" policy, a person must meet strict underwriting guidelines that include a clean driving **record** for the past three years. It also requires policyholders to sign a statement that forfeits collision and **uninsured motorist** coverages if they are involved in an accident while legally intoxicated.

If the person remains...

11/3,K/67 (Item 1 from file: 813)

DIALOG(R)File 813:PR Newswire

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1003071

DCTH022

AIA Refutes Assumptions Made on Auto Costs; Recommends Adoption of Cost Cutting Reforms

DATE: October 3, 1996

12:51 EDT

WORD COUNT: 730

...combined with provisions establishing a Medicare-based fee schedule and third party review of medical **records**, would reduce costs in several coverages and stabilize or reduce rates in Personal Injury Protection (PIP), Bodily Injury (BI) and **Uninsured Motorist** (UM) coverages.

The American Insurance Association represents over 250 property-casualty insurers who write over...

11/3,K/68 (Item 2 from file: 813)

DIALOG(R)File 813:PR Newswire

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0975601 FLTU011
STIFF PENALTIES FOR UNINSURED DRIVERS

DATE: July 23, 1996 12:58 EDT WORD COUNT: 692

...in Florida may be
uninsured.

"Florida is one of the top states in numbers of **uninsured motorists**," said Ricciardelli. "And Dade is one of the worst counties in the state." State **records** show that nearly 32 percent of the one-million **cars** in Dade may be **uninsured** .

The cost of driving **without insurance** can be high, especially when compared to the relatively low cost of complying with the...

11/3,K/69 (Item 3 from file: 813)
DIALOG(R)File 813:PR Newswire
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0708167 SE012
AETNA CUTS MARYLAND AUTO PREMIUMS A SECOND TIME

DATE: May 20, 1994 18:14 EDT WORD COUNT: 349

...today(A). Our example is a husband and wife, age 40, both with good driving **records** , who own a 1990 Pontiac Le Mans. The **car** is insured with bodily injury, property damage, **uninsured motorist** , personal injury protection, comprehensive and collision coverages. The **car** is driven daily 8 miles to work.

City/County	Old Rate	New rate
Baltimore	\$629...	

11/3,K/70 (Item 4 from file: 813)
DIALOG(R)File 813:PR Newswire
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0314934 PH003
DELAWARE INSURANCE DEPARTMENT ANNOUNCES NEW UNINSURED MOTORIST REGULATION

DATE: October 24, 1990 11:28 EDT WORD COUNT: 490

...an
accident or filing a claim alleged to have been operating a Delaware registered vehicle **without insurance** .

11/3,K/71 (Item 5 from file: 813)
DIALOG(R)File 813:PR Newswire
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0294112 NY007
ALL-INDUSTRY RESEARCH ADVISORY COUNCIL CHANGES NAME TO INSURANCE RESEARCH COUNCIL

DATE: August 13, 1990

08:27 EDT

WORD COUNT: 271

...The council also has published studies on earthquake damage, municipal liability, the validity of state **motor vehicle records**, pollution liability and a variety of other topics.

Work in progress includes studies on flood **insurance**, **no -fault auto insurance**, urban-rural differences in auto injury claims, medical cost containment, public attitudes on auto safety...

11/3,K/72 (Item 6 from file: 813)

DIALOG(R)File 813:PR Newswire

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0095668

PH027

STATE REP. WESTON CALLS ON LEGISLATORS TO PETITION CASEY TO CALL SPECIAL SESSION TO ADDRESS AUTO INSURANCE CRISIS

DATE: August 8, 1988

15:06 E.T.

WORD COUNT: 679

...She said that in Philadelphia, an estimated 50 percent of the city's drivers are **uninsured**, that **motorists** with excellent driving **records** cannot obtain coverage because of the location of their residences and that the city has...

11/3,K/73 (Item 7 from file: 813)

DIALOG(R)File 813:PR Newswire

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0042601

NY29

NJ INSURANCE AGENTS GEARING UP FOR COMPLAINTS AS NEW AUTO SURCHARGES ON "BAD" DRIVERS GO INTO EFFECT

DATE: December 30, 1987

16:58 E.T.

WORD COUNT: 522

...claims resulting in a \$300 paid claim, those convicted of driving an unlicensed, unregistered or **uninsured** car, those convicted of driving 15 mph or more over the speed limit or those who have accumulated nine or more **DMV** points.

Saddler added, "People will have new incentives to drive safely, not only to avoid..."

11/3,K/74 (Item 1 from file: 637)

DIALOG(R)File 637:Journal of Commerce

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New York to expand bar code program

JOURNAL OF COMMERCE (JC) - october 16, 1997

By: MARGO D. BELLER JOURNAL OF COMMERCE STAFF

Edition: Five Star Section: INS Page: 11A

Word Count: 497

...uninsured motorists who are caught until they get insurance.

However, the law also allows the **DMV** to seek grants from the Motor

Vehicle Theft and Insurance Fraud Prevention Fund, and to...

... group of property/casualty insurers supports the plan because it cuts insurers' costs while getting **uninsured** drivers off the road.

The Velella plan is "trying to do the right thing. It...

11/3,K/75 (Item 2 from file: 637)

DIALOG(R)File 637:Journal of Commerce

(c) 2004 Commonwealth Bus. Media. All rts. reserv.

Scamming and Skimming; Siegel, friend indicted in I-TOO case; Fusaro accused of taking from own firm

TRAFFIC WORLD (TW) - May 19, 1997

By: JOHN D. SCHULZ

Section: MOTOR Page: 16

Word Count: 866

... did not exist. One of those companies went by the name of United National American **Insurance**, which has **no record** of insuring **motor** carriers.

When Siegel and Kriensky received the checks for insurance from Firststar Bank, they deposited...

11/3,K/76 (Item 3 from file: 637)

DIALOG(R)File 637:Journal of Commerce

(c) 2004 Commonwealth Bus. Media. All rts. reserv.

Nevada's auto bill back to the starting line

JOURNAL OF COMMERCE (JC) - April 09, 1997

By: ASSOCIATED PRESS

Edition: Five Star Section: INS Page: 8A

Word Count: 236

... can return the fines to those motorists who actually had insurance coverage.

Doug Kraemer, deputy **DMV** chief, said most of the problems have been corrected. And he said the department is now targeting motorists who are likely **not** to have **insurance**, rather than contacting every car owner in the state.

11/3,K/77 (Item 4 from file: 637)

DIALOG(R)File 637:Journal of Commerce

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BRIEFS

JOURNAL OF COMMERCE (JC) - February 28, 1997

By: From Wire and Staff Reports

Edition: Five Star Section: INS Page: 8A

Word Count: 554

... s bill requires automatic cancellation unless property values plummet, the mortgagee has a poor repayment **record** or some other factor presents a greater risk to the lender.

IDAHO PANEL OKS TOUGHER

UNINSURED MOTORISTS BILL

BOISE, Idaho A state Senate committee has unanimously approved a bill to put the...

11/3,K/78 (Item 5 from file: 637)

DIALOG(R)File 637:Journal of Commerce

(c) 2004 Commonwealth Bus. Media. All rts. reserv.

Auto bill advances in South Carolina

JOURNAL OF COMMERCE (JC) - February 14, 1997

By: ASSOCIATED PRESS

Edition: Five Star Section: INS Page: 8A

Word Count: 385

...agents also get commissions from those fees.

FUND CREATED

The Senate-passed bill creates an **uninsured motorists** fund modeled after Virginia's. Those who refuse to get insurance and have a clean **record** can pay \$500 yearly into the fund.

They do **not** get **insurance**, but the money is used to cover damages an insured **motorist** may suffer in an accident with one who is uninsured.

Someone in the fund who...

11/3,K/79 (Item 6 from file: 637)

DIALOG(R)File 637:Journal of Commerce

(c) 2004 Commonwealth Bus. Media. All rts. reserv.

Colorado legislature has full insurance agenda

JOURNAL OF COMMERCE (JC) - February 12, 1997

By: HELEN R. MACLEOD JOURNAL OF COMMERCE STAFF

Edition: Five Star Section: INS Page: 10A

Word Count: 426

...Division of Insurance.

Another bill (H.B. 97-1209) proposes to set up a computer **database** that tracks **uninsured motorists**; and a bill (S.B. 97-108) put forward by Senator Robert Hernandez asks for...

11/3,K/80 (Item 7 from file: 637)

DIALOG(R)File 637:Journal of Commerce

(c) 2004 Commonwealth Bus. Media. All rts. reserv.

New auto law faces roadblock; California measure needs more funding

JOURNAL OF COMMERCE (JC) - November 07, 1996

By: RON LENT JOURNAL OF COMMERCE SPECIAL

Edition: Five Star Section: INS Page: 10A

Word Count: 471

... have yet to be finalized, so the DMV has been mailing out 1997 renewal

notices without the proof of insurance forms.

"When we make an enforcement stop for a moving violation, the driver will be...

11/3,K/81 (Item 8 from file: 637)

DIALOG(R)File 637:Journal of Commerce

(c) 2004 Commonwealth Bus. Media. All rts. reserv.

California Panel Considers Proof-of-Auto-Coverage Law

JOURNAL OF COMMERCE (JC) - July 26, 1995

By: PETER M. TIRSCHWELL Journal of Commerce Staff

Edition: Five Star Section: INS Page: 7A

Word Count: 443

They contend that the state's means of enforcing the law are inadequate. The **Department** of **Motor** Vehicles is not equipped to check for **insurance** and police are **not** allowed to check for active policies when making routine traffic stops, proponents of the measure...

11/3,K/82 (Item 9 from file: 637)

DIALOG(R)File 637:Journal of Commerce

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INSURANCE BRIEFS

JOURNAL OF COMMERCE (JC) - July 19, 1995

By: Wire and Staff Reports

Edition: Five Star Section: INS Page: 7A

Word Count: 629

...database.

The Utah Highway Patrol, state legislators and driver-licensing officials announced Monday that the **database** now is in operation, and the one in four **motorists** driving **without insurance** are on official notice.

After the weeklong grace period, police officers will use the **database** of insurance-policy and driver-license records to write tickets and mail warning letters.

Drivers...

11/3,K/83 (Item 10 from file: 637)

DIALOG(R)File 637:Journal of Commerce

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Texas Auto Insurer Fights State's Demand for Client List

JOURNAL OF COMMERCE (JC) - July 03, 1995

By: Associated Press

Edition: Five Star Section: INS Page: 7A

Word Count: 273

TEXT:

... has demanded membership lists from all auto insurance companies in the state to build a **database** of insured **motorists**. Under a pilot project, driver licenses and **vehicle** registrations are monthly compared to the

database to track uninsured motorists .

But United Services Automobile Association, San Antonio, has a unique need for secrecy because it insures 16,000 Utahans...

11/3,K/84 (Item 11 from file: 637)

DIALOG(R)File 637:Journal of Commerce

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INSURANCE BRIEFS

JOURNAL OF COMMERCE (JC) - November 22, 1994

By: From Wire and Staff Reports

Edition: Five Star Section: INS Page: 7A

Word Count: 617

... 1991 survey that found 5.4 percent of the drivers lacked mandatory insurance policies.

The **uninsured** percentage is far below the 20 percent and higher rates estimated by some legislators and insurance company representatives and may be too low because the **DMV** was unable to reach 132 of the 1,100 people who were sent questionnaires.

If...

...lacked insurance a statistical improbability the uninsured rate would be 16 percent.

This month the **DMV** starts a new insurance verification program that should catch virtually all **uninsured** drivers. The agency for the first time will get monthly information from insurers that identifies...

11/3,K/85 (Item 12 from file: 637)

DIALOG(R)File 637:Journal of Commerce

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Modern-Day Bounty Hunters To Ride the Roads in Conn.; Uninsured Drivers To Fetch Police, Sheriffs \$50 Apiece

JOURNAL OF COMMERCE (JC) - August 04, 1994

By: MARGO D. BELLER Journal of Commerce Staff

Edition: Five Star Section: INS Page: 7A

Word Count: 493

TEXT:

...of the state's effort to rid the state's roads of approximately 200,000 **uninsured** drivers, **DMV** spokesman Andrew Nelson III said Wednesday.

...agents' attention enough to make sure this law is a success," he said.

The Connecticut **DMV** took the drivers' names from a list of customers provided periodically by the nearly 200 insurance companies doing business in the state, he said. Those **uninsured** drivers will be told they have 30 days to get insurance. If they don't, they receive another warning letter, the **DMV** spokesman said. If they still don't comply, they literally become moving targets.

Under the...

...75 to \$92, and the \$50 fee if their license plates have been seized.

The **DMV** will circulate periodic lists of **uninsured** drivers to police departments, but will not assign anyone to track them down.

Other states...

11/3,K/86 (Item 13 from file: 637)
DIALOG(R)File 637:Journal of Commerce
(c) 2004 Commonwealth Bus. Media. All rts. reserv.

New York Resurrects Livery Cab Sticker Program
JOURNAL OF COMMERCE (JC) - February 14, 1994
By: BRIGITTE MAXEY Journal of Commerce Staff
Edition: Five Star Section: INS Page: 9A
Word Count: 455

...buy insurance," Mr. Carter said.

If any taxicab or limousine is found to be operating **without** proper **insurance** , the **Department** of **Motor** Vehicles will suspend its operating license until coverage is procured.

Medallion cabs are the only...

11/3,K/87 (Item 14 from file: 637)
DIALOG(R)File 637:Journal of Commerce
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Calif. Weighs Plan to Pay For Auto Coverage at Pump
JOURNAL OF COMMERCE (JC) - February 03, 1993
By: From Wire and Staff Reports
Edition: Five Star Section: INS Page: 9A
Word Count: 511

... drivers would wind up subsidizing the insurance rates of urban drivers, and drivers of family **automobiles** would subsidize drivers of sports **cars**

"In other words, your auto **insurance** rate would **not** be based on your **car** 's safety **record** or your own driving **record** ," he said. "That's unfair to consumers."

But Mr. Garamendi blasted the present auto insurance...

11/3,K/88 (Item 15 from file: 637)
DIALOG(R)File 637:Journal of Commerce
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Insurance Groups Lambaste Tobias' Plan for Auto Coverage
JOURNAL OF COMMERCE (JC) - February 01, 1993
By: Journal of Commerce Staff
Edition: Five Star Section: INS Page: 10A
Word Count: 162

...drivers to subsidize bad drivers and virtually everyone to subsidize the owners of pricy sports **cars** , according to the Alexandria, Va.-based agents group.

"In other words, your auto **insurance** rate would **not** be based on your **car** 's safety **record** or your own driving **record**," said Jerry Hargrove, the group's president. "That's unfair to consumers."

11/3,K/89 (Item 16 from file: 637)
DIALOG(R)File 637:Journal of Commerce
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DIGEST OF ICC ORDERS AND DECISIONS
TRAFFIC WORLD (TW) - August 10, 1992
Section: DIGEST Page: 49
Word Count: 2035

... against Pete W. Elliott, individually and doing business as Gladstone Moving & Storage, Johnson County Moving & **Storage**, Clay County Moving & **Storage**, Northland Moving & **Storage**, Elliott & Sons Moving, and Liberty Moving & **Storage**, all of Liberty, Mo., for **uninsured** and unauthorized **motor**

11/3,K/90 (Item 17 from file: 637)
DIALOG(R)File 637:Journal of Commerce
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Calif. Insurers, Trial Lawyers Spar Over Auto Bills
JOURNAL OF COMMERCE (JC) - April 01, 1991
By: JERRY GOLDBERG Journal of Commerce Special
Edition: Five Star Section: INS Page: 5A
Word Count: 669

... and it will reduce long-term costs for all drivers by reducing the number of **uninsured motorists** on the road."

The governor said a low-income driver with a good driving **record** would pay no more than \$220 in annual premiums for auto insurance. He said currently...

11/3,K/91 (Item 18 from file: 637)
DIALOG(R)File 637:Journal of Commerce
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State Farm Overhauls Its Rating Structure For Calif. Auto Cover
JOURNAL OF COMMERCE (JC) - November 26, 1990
By: JERRY GOLDBERG Journal of Commerce Special
Edition: Five Star Section: INS Page: 6A
Word Count: 640

...very much like the old territorial and zip code labels.

Under the new rating plan, **uninsured motorists** could be covered following a review of their driving **record** for the past three-year period.

The application State Farm filed with Ms. Gillespie said...

11/3,K/92 (Item 19 from file: 637)

DIALOG(R)File 637:Journal of Commerce
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Court Ruling Restrains Calif. Surplus Line Ban
JOURNAL OF COMMERCE (JC) - September 18, 1990
By: JERRY GOLDBERG Journal of Commerce Special
Edition: Five Star Section: INS Page: 9A
Word Count: 347

...business in the normal market."

Mr. Stewart pointed to a report issued by the California Department of Motor Vehicles that revealed California has more uninsured motorists than any other state in the nation, and ranks fourth overall with about 25 percent of state motorists operating vehicles without required liability insurance .

11/3,K/93 (Item 20 from file: 637)
DIALOG(R)File 637:Journal of Commerce
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CONNECTICUT CRACKS DOWN ON UNINSURED MOTORISTS
JOURNAL OF COMMERCE (JC) - TUESDAY March 13, 1990
By: (AP)
Edition: FIVE STAR Section: INSURANCE Page: 9A
Word Count: 419

TEXT:
...drive without insurance may soon have to face the tale of the tape.

The state Department of Motor Vehicles is using computer tapes supplied by the 306 companies that sell no -fault automobile insurance in Connecticut to try to match an insurance policy with each of the more than...

11/3,K/94 (Item 21 from file: 637)
DIALOG(R)File 637:Journal of Commerce
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HEAT-GAUGE HITS RED IN NJ CAR INSURANCE FIGHT
JOURNAL OF COMMERCE (JC) - FRIDAY February 16, 1990
By: (AP)
Edition: FIVE STAR Section: INSURANCE Page: 9A
Word Count: 720

...criteria for setting rates would hurt young women and married couples.

The governor wants driving records to be the main criteria in setting rates.

Mr. Florio has said he's not impressed with the insurance industry's criticisms.

The Florio insurance plan was endorsed Wednesday by the New Jersey Automobile Dealers Association.

11/3,K/95 (Item 22 from file: 637)

DIALOG(R)File 637:Journal of Commerce
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CALIF. VOTERS GET CHANCE TO REDESIGN AUTO COVER

JOURNAL OF COMMERCE (JC) - MONDAY October 24, 1988

By: (Reuters)

Edition: FIVE STAR Section: INSURANCE Page: 11A

Word Count: 446

... California is a thorny problem, and a state study has estimated that some three million **cars** now drive **without insurance**. An urban **motorist** with a good driving **record** typically pays annual premiums of about \$1,500 for a late model **car**.

Two of the debate's key players, insurance companies and trial lawyers, have raised almost...

11/3,K/96 (Item 23 from file: 637)

DIALOG(R)File 637:Journal of Commerce

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HIGH AUTO INSURANCE RATES SPUR PROTEST IN NEW JERSEY

JOURNAL OF COMMERCE (JC) - TUESDAY February 23, 1988

By: (AP)

Edition: FIVE STAR Section: INS Page: 9A

Word Count: 715

...stemming from auto accidents.

He added that when insurance policies lapse for motorists, the state **Department of Motor Vehicles** should alert local authorities, who would remove license tags from the **uninsured** vehicles.

Now, people convicted of driving without insurance can be fined \$100, lose their license...

11/3,K/97 (Item 24 from file: 637)

DIALOG(R)File 637:Journal of Commerce

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CALIF. RESTORES LAW REQUIRING AUTO COVER

JOURNAL OF COMMERCE (JC) - WEDNESDAY October 28, 1987

By: (AP)

Edition: FIVE STAR Section: INS Page: 21A

Word Count: 423

... drivers had to produce proof of insurance only at the time of an accident. The **Department of Motor Vehicles** estimated that 20 percent of all drivers had **no insurance**.

Effective July 1, 1985, drivers stopped for moving violations had to present proof of insurance...

11/3,K/98 (Item 25 from file: 637)

DIALOG(R)File 637:Journal of Commerce

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NJ SENATE TO VOTE ON AUTO REFORM PLAN

JOURNAL OF COMMERCE (JC) - FRIDAY September 11, 1987

By: (AP)

Edition: FIVE STAR Section: INS Page: 9A

Word Count: 433

... past, 20 percent of the surcharges motorists pay to the JUA are collected by the **DMV** to help pay for administering the **uninsured** motorist agency. But committee members said they believe the 20 percent figure is too high and that the **DMV** only should keep 10 percent. That would translate to an additional \$4 million for the...

Set	Items	Description
S1	4	AU=(LOTT E? OR LOTT, E?)
S2	128888	UNINSURED? OR "NOT"() INSURED OR INSURANCE(2N)(WITHOUT OR "-NOT" OR "NO")
S3	5648095	DATA() (BASE? OR FILE? OR MINE? OR BANK?) OR DATABASE? OR D-ATAFILE? OR DATAMIN? OR DATABANK? OR STORAGE OR DB OR RECORD? ? OR SERVER OR CENTRAL() FILE
S4	3399039	MOTOR? OR VEHICLE? OR AUTOMOBILE? OR CAR OR CARS
S5	10085	DMV OR MVA OR DEPARTMENT(1W)MOTOR OR MOTOR(1W)ADMINISTRATI-ON
S6	71	S2(S)S5
S7	1669	S2(20N)S3
S8	145	S7(15N)S4
S9	209	S6 OR S8
S10	131	S9 NOT PY>1999
S11	95	RD (unique items)

? show file

File 9:Business & Industry(R) Jul/1994-2004/Feb 24
(c) 2004 Resp. DB Svcs.
File 15:ABI/Inform(R) 1971-2004/Feb 24
(c) 2004 ProQuest Info&Learning
File 16:Gale Group PROMT(R) 1990-2004/Feb 25
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File 148:Gale Group Trade & Industry DB 1976-2004/Feb 25
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File 160:Gale Group PROMT(R) 1972-1989
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File 621:Gale Group New Prod.Annou.(R) 1985-2004/Feb 25
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File 636:Gale Group Newsletter DB(TM) 1987-2004/Feb 25
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File 625:American Banker Publications 1981-2004/Feb 25
(c) 2004 American Banker

11/3,K/1 (Item 1 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
(c) 2004 Resp. DB Svcs. All rts. reserv.

2343244 Supplier Number: 02343244 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Audit: S.C. Needs Better Auto Insurance Data
(A state audit has determined that South Carolina, which has uninsured vehicle rate of 10-16%, must improve the way it keeps track of uninsured motorists)
Bestwire, p N/A
January 08, 1999
DOCUMENT TYPE: Electronic Journal (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 413

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...for enforcing the uninsured motorist law, doesn't know if a canceled policy means a **motorist** switched insurance companies, sold the **vehicle**, moved out of state, or is **uninsured**.

"We need a more complete **database** of all the policies," said Don Addy, chief of staff of the Public Safety Department...

11/3,K/2 (Item 2 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
(c) 2004 Resp. DB Svcs. All rts. reserv.

2297234 Supplier Number: 02297234 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Uninsured Drivers On Decline In California
(Uninsured drivers on the road in California declines about 6% or by 1.5 mil vehicles to about 22.6% of 23.5 mil vehicles total in mid-1997)
National Underwriter Property & Casualty, v 102, n 33, p 52+
November 09, 1998
DOCUMENT TYPE: Journal ISSN: 1042-6841 (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 753

(USE FORMAT 7 OR 9 FOR FULLTEXT)

ABSTRACT:

...the department of insurance's Policy Research Bureau, based on a file match of insured **vehicles** with registration **records** from the **Department of Motor Vehicles**. State residents recently voted that **uninsureds** must pay penalties. Now, state drivers must produce a proof of insurance when they register their vehicles. In addition, **uninsured** drivers are prohibited from collecting pain and suffering damages in accident. Full text further discusses Proposition 213, which was approved in 11/96; counties with high percentages of **uninsured** drivers; and the link between affluence and insurance.
...

TEXT:

...Bureau, the latest figures represent a decline of about 6 percent, or 1.5 million **vehicles**.

The study was based on a file match of insured **vehicles** with registration **records** of the Department of **Motor Vehicles**.

The figures represent the first major examination of the **uninsured** problem since several changes were made in California law--including voter approval of the Proposition...

11/3,K/3 (Item 3 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
(c) 2004 Resp. DB Svcs. All rts. reserv.

2247366 Supplier Number: 02247366 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Compulsory Auto Laws Blasted

(Some 15% of US drivers do not have liability insurance, and mandatory liability insurance laws don't work, according to the National Association of Independent Insurers)

National Underwriter Property & Casualty, v 102, n 36, p 2+
September 07, 1998

DOCUMENT TYPE: Journal ISSN: 1042-6841 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 911

ABSTRACT:

...enjoy popular support, they generally do not work. The AIA has proposed a nationwide industry **database**. Insurers would report cancellations and nonrenewals to the the **database**, and the information would help states to determine who is **not insured**.

Full text article provides some additional discussion. Table shows growth of uninsured **motorist** population in 1976-85 in states that had mandatory insurance laws before 1976.

11/3,K/4 (Item 4 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
(c) 2004 Resp. DB Svcs. All rts. reserv.

2134922 Supplier Number: 02134922 (USE FORMAT 7 OR 9 FOR FULLTEXT)

PHILADELPHIA INSURER FINED FOR REFUSING TO WRITE NEW JERSEY POLICIES

(General Accident Insurance Co. of America has been fined a record \$550,500 for attempting to sneak out of the New Jersey automobile - and home- insurance markets without permission from state regulators)

Philadelphia Inquirer, p N/A

May 07, 1998

DOCUMENT TYPE: Regional Newspaper ISSN: 0885-6613 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 398

(USE FORMAT 7 OR 9 FOR FULLTEXT)

(General Accident Insurance Co. of America has been fined a record \$550,500 for attempting to sneak out of the New Jersey automobile - and home- insurance markets without permission from state regulators)

TEXT:

...Joseph N. DiStefano

May 7--General Accident Insurance Co. of America has been fined a **record** \$550,500 for attempting to sneak out of the New Jersey **automobile** - and home- **insurance** markets **without** permission from state regulators.

The fine followed what state investigators called a sting operation against

...
11/3,K/5 (Item 5 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
(c) 2004 Resp. DB Svcs. All rts. reserv.

1767739 Supplier Number: 01767739 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Calif. Auto Rules Off To Rocky Start
(California enacts law requiring motorists to carry proof of insurance or face \$1,000 fines; insurers say will cost taxpayers \$30-54 mil in first 3 yrs to track motorists' coverage)
National Underwriter Property & Casualty, n 10, p 4+
March 10, 1997
DOCUMENT TYPE: Journal ISSN: 1042-6841 (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 693

(USE FORMAT 7 OR 9 FOR FULLTEXT)

ABSTRACT:
...to track motorists' coverage. Insurers also question whether it will actually reduce the number of **uninsured** drivers over time. One dramatic side effect of the new statute is that the numbers...

...in mid-February 1997. An estimated 25% of California's 20.2 mil motorists drive **without insurance** coverage, according to the state **Department of Motor Vehicles** and the California Highway Patrol. In some inner-city areas of Los Angeles and near the US-Mexico border, the number of **uninsured** motorists rises to 9 out of 10 motorists.

To ease the costs of enforcing the...

TEXT:
...slammed into his car.

Perhaps a fourth of California's 20.2 million motorists drive **without insurance**, according to the state **Department of Motor Vehicles** and the California Highway Patrol.

In some inner-city areas of Los Angeles and...

11/3,K/6 (Item 6 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
(c) 2004 Resp. DB Svcs. All rts. reserv.

1560975 Supplier Number: 01560975 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Fasten your seat belts
(Main-line insurance firms are now seeking out drivers they once shunned Allstate Corp is chief among the large insurers pursuing this niche)
Crain's Chicago Business, v 19, n 30, p 13+
July 22, 1996
DOCUMENT TYPE: Journal ISSN: 0149-6956 (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 1228

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...industry analysts last fall.

The business, known in the industry as the "non-standard" auto insurance market, **not** only includes people with tarnished driving **records**, but also good drivers who own exotic **cars**, seasonal workers who let their insurance lapse, young drivers who aren't included on their...

11/3,K/7 (Item 7 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
(c) 2004 Resp. DB Svcs. All rts. reserv.

1282367 Supplier Number: 01282367 (USE FORMAT 7 OR 9 FOR FULLTEXT)
AISG Boosts Database Fraud-Fighting Capability

(**American Insurance Services Group expands its Index system, rolls out Search Only System software for special investigative units**)

National Underwriter Property & Casualty, n 37, p 6+
September 11, 1995

DOCUMENT TYPE: Journal ISSN: 1042-6841 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 1259

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...catalyst in what the AISG refers to as a "major expansion of the Index system **database**."

AISG noted that the California Insurance Code requires auto insurers in the state to report bodily injury, medical payments and **uninsured motorists** to the fraud division. The submissions are included in the division's **Automobile Insurance Claims Depository (AICD)** -- a **database** of claim reports used for the division's fraud investigations. AISG said new California legislation...

11/3,K/8 (Item 8 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
(c) 2004 Resp. DB Svcs. All rts. reserv.

1207237 Supplier Number: 01207237

Utah Privacy Fight

(**The United Services Automobile Association challenges the Utah Uninsured Motorist Identification Database Act**)

Direct, v 7, n 6, p 11

June 1995

DOCUMENT TYPE: Journal ISSN: 1046-4174 (United States)

LANGUAGE: English RECORD TYPE: Abstract

(**The United Services Automobile Association challenges the Utah Uninsured Motorist Identification Database Act**)

ABSTRACT:

The United Services **Automobile Association (USAA)** challenges the Utah **Uninsured Motorist Identification Database Act**. This act was passed in 1994 and requires that insurance carriers provide it with...

11/3,K/9 (Item 1 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)

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01952533 46269879

The effects of a choice auto insurance plan on insurance costs and compensation

Carroll, Stephen; Abrahamse, Allan

Journal of Insurance Regulation v18n1 PP: 8-33 Fall 1999

ISSN: 0736-248X JRNL CODE: JIA

WORD COUNT: 8024

...TEXT: 4019-ICJ.

Carroll, Stephen J., et al., 1995. The Costs of Excess Medical Claims for **Automobile** Personal Injuries, Santa Monica, CA: RAND, **DB** -139-ICJ.

Cummins, David J. and Mary A. Weiss, 1998. "The Incentive Effects of **No** -fault **Automobile Insurance** ," **Automobile Insurance: Road Safety, New Drivers, Risks, Insurance Fraud and Regulation**, Georges Dionne and Claire Laberge...

11/3,K/10 (Item 2 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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01812440 04-63431

The concept of secondary liability: A conflict between car rental agencies and personal lines insurers

Gallagher, James A Jr; Vetro, Peter F

Federation of Insurance & Corporate Counsel Quarterly v49n2 PP: 185-210 Winter 1999

ISSN: 0887-0942 JRNL CODE: FIC

WORD COUNT: 10432

...TEXT: ACCIDENT OCCURS, UNLESS HIGHER LIMITS APPLY FOR THE CDP NUMBER PLATE SHOWN ON THE RENTAL **RECORD** , IF THE ACCIDENT RESULTS FROM THE USE OF THE **CAR** AS PERMITTED BY THE AGREEMENT. . .

(B) IF YOU DO **NOT** PURCHASE LIABILITY **INSURANCE** SUPPLEMENT (LIS) . . . AT THE COMMENCEMENT OF THE RENTAL AND AN ACCIDENT RESULTS FROM THE USE...

11/3,K/11 (Item 3 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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01811268 04-62259

California proof of insurance bill hits snag

Howard, J C

National Underwriter (Property & Casualty/Risk & Benefits Management)

v103n16 PP: 5, 47 Apr 19, 1999

ISSN: 1042-6841 JRNL CODE: NUN

WORD COUNT: 536

...TEXT: Sen. Jackie Speier, D-Daly City, requires insurers to electronically transmit that information to the **DMV** via computer. Sen. Speier said the electronic system is faster and more reliable than the paper method, would help to limit **uninsured** motorists and would save the state money over time.

Insurers oppose the system, saying the...

...California's auto coverage.

"We believe that requiring insurers to electronically transfer data to the **DMV** would be expensive for the state to administer, increase the cost of auto insurance, potentially misidentify millions of insured California drivers as **uninsured** and do nothing to reduce the state's **uninsured** motorist problem," said Lynnea Olsen, vice president of the Sacramento-based Association of California Insurance...

11/3,K/12 (Item 4 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01736864 03-87854

Uninsured drivers on decline in California

Howard, J C

National Underwriter (Property & Casualty/Risk & Benefits Management)

v102n45 PP: 52, 68 Nov 9, 1998

ISSN: 1042-6841 JRNL CODE: NUN

WORD COUNT: 747

...TEXT: Bureau, the latest figures represent a decline of about 6 percent, or 1.5 million **vehicles** .

The study was based on a file match of insured **vehicles** with registration **records** of the Department of **Motor Vehicles** .

The figures represent the first major examination of the **uninsured** problem since several changes were made in California law-including voter approval of the Proposition...

11/3,K/13 (Item 5 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01642394 02-93383

Risk management: Slippery slope or moral imperative?

Anonymous

Nonprofit World v16n3 PP: 6-8 May/Jun 1998

ISSN: 8755-7614 JRNL CODE: NWR

WORD COUNT: 1914

...TEXT: drivers?

Should we require approved drivers to notify us of any changes in their driving **records** ?

Should we maintain minimum limits of auto liability, medical payments, and **uninsured motorists** ' injury insurance?

Should we obtain liability insurance from insurance companies with certain minimum financial ratings...

11/3,K/14 (Item 6 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)

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01544389 01-95377

Denying insurance can be a form of abuse

Fromson, Terry

Best's Review (Life/Health) v98n6 PP: 65 Oct 1997

ISSN: 0005-9706 JRNL CODE: BIH

WORD COUNT: 804

...TEXT: arise in the property/casualty lines.

No one can have a mortgage or drive a **vehicle** without **insurance**. If reporting abuse or taking legal action against abuse creates a public **record** that causes a woman to lose her **insurance**, she may **not** avail herself of critical remedies. Inability to keep or obtain insurance may prevent her from...

11/3,K/15 (Item 7 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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01520672 01-71660

Auto ins. stars in NJ race

Gjertsen, Lee Ann

National Underwriter (Property & Casualty/Risk & Benefits Management)

v101n42 PP: 1, 47 Oct 20, 1997

ISSN: 1042-6841 JRNL CODE: NUN

WORD COUNT: 1304

...TEXT: organization. He also wants a Special Fraud Prosecutor dedicated to eradicating fraud.

*A crackdown on **uninsured motorists** through **database** -sharing among private insurers and law enforcement authorities, and inside-window stickers for insurance coverage...

11/3,K/16 (Item 8 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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01510336 01-61324

Company news

Anonymous

Credit Management PP: 18-21 Oct 1997

ISSN: 0265-2099 JRNL CODE: CRM

...ABSTRACT: 3. Experian has been awarded a pioneering contract to build and operate an on-line **database** providing details of all **uninsured vehicles** by the **Motor** Insurers Bureau.

11/3,K/17 (Item 9 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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01497392 01-48380

Calif. auto insurers balk at filing bill

Howard, J C

National Underwriter (Property & Casualty/Risk & Benefits Management)
v10ln36 PP: 5, 36 Sep 8, 1997
ISSN: 1042-6841 JRNL CODE: NUN
WORD COUNT: 638

...TEXT: a devastating effect on consumers, insurers said.

"We think technologically this is feasible; that's **not** the issue. **Insurance** companies have this data and could transmit it to the **DMV**," said Linnea Olsen of the Sacramento-based Association of California Insurance Companies. "But it's Pollyanna for the **DMV** to sit up there and predict that we can get down to 7 percent error..."

11/3,K/18 (Item 10 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01430487 00-81474
Outsourcing: Fleet management
Tyler, Geoff
Supply Management v2n8 PP: 29-31 Apr 10, 1997
ISSN: 1362-2021 JRNL CODE: SMTG
WORD COUNT: 2645

...TEXT: dramatically. But it does mean a more active accident management function, for example to recover **uninsured** losses."

Scottish Equitable uses the inevitable accident/incident **records** to analyse trends such as thefts by **vehicle** type or location and accidents by driver type. They now pinpoint which drivers of the...

11/3,K/19 (Item 11 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2004 ProQuest Info&Learning. All rts. reserv.

01415736 00066723
World War I wreaks havoc on insurers
Jennings, John
National Underwriter (Life/Health/Financial Services) Centennial
Supplement PP: 33-34+ Mar 31, 1997
ISSN: 0893-8202 JRNL CODE: NUD
WORD COUNT: 2164

...TEXT: in the United States before World War I, there does not seem to be any **record** of an organized commercial aviation enterprise. Up until 1918, **no** regular aircraft **insurance** policies existed, and the aviation coverages were attached to the ordinary fire or **automobile** policies by special endorsements.

Baseball Teams Insure Stars

One interesting, if not monumental, situation also...

11/3,K/20 (Item 12 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01415056 00066043

"As I think I said back in....."

Allen, Peter

Insurance Brokers Monthly & Insurance Adviser v47n4 PP: 37-39 Apr 1997

ISSN: 0260-2385 JRNL CODE: IBA

WORD COUNT: 1870

...TEXT: the Halifax Building Society linking up with a well known direct writer, to use their **database** for the marketing of **motor insurance**, must **not** be ignored. In regard to the Halifax link, I do wonder how this will affect...

11/3,K/21 (Item 13 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

(c) 2004 ProQuest Info&Learning. All rts. reserv.

01378203 00-29190

Calif. commissioner blocks auto ins. surcharges

Anonymous

National Underwriter (Property & Casualty/Risk & Benefits Management)

v101n8 PP: 5, 50 Feb 24, 1997

ISSN: 1042-6841 JRNL CODE: NUN

WORD COUNT: 711

...TEXT: that hitherto uninsured drivers presented a higher risk than those who had purchased coverage.

The **Department** of **Motor** Vehicles-which said the new law will cost more than \$50 million during the first...

... years to implement estimates that 5 million of California's 20.2 million registered motorists drive **without insurance**. In some inner-city areas, nine out of 10 drivers do not have coverage, according...

11/3,K/22 (Item 14 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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01327241 99-76637

Amesbury police fight crime with laptops

Anonymous

American City & County v111n12 PP: 18-22 Nov 1996

ISSN: 0149-337X JRNL CODE: AMC

WORD COUNT: 1099

...ABSTRACT: system called PacketCluster Patrol from Cerulean Technology, Amesbury police can search state and federal crime **databases** on their own. The department's main objective with this technology is keeping **uninsured** and unregistered **vehicles** off the street and finding drivers who have warrants against them and suspended licenses.

11/3,K/23 (Item 15 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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01326145 99-75541

The death of liability

LoPucki, Lynn M
Yale Law Journal v106n1 PP: 1-92 Oct 1996
ISSN: 0044-0094 JRNL CODE: YLJ
WORD COUNT: 52782

...TEXT: 8 (Supp. 1995).

Footnote:

362. In California, for example, approximately 30% of all drivers are **uninsured**. CALIFORNIA DEP'T OF INS., COMMISSIONER'S REPORT ON UNDERSERVED COMMUNITIES at ca-I (1995) (describing large number of **uninsured** motorists as indicative of failure of system to serve poor). In April, 1996, California voters...

... NAT'L L.J., Apr. 8, 1996, at B1. The proposition would have established a **no -fault automobile insurance** system ...renewed unless the owner of that vehicle furnishes proof, in a form satisfactory to the **Department of Motor Vehicles**, that the vehicle is insured as required by this chapter."). In 1990 a California...

11/3,K/24 (Item 16 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01285464 99-34860

What's new?

Anonymous
Insurance Brokers Monthly & Insurance Adviser v46n8 PP: 30-35 Aug 1996
ISSN: 0260-2385 JRNL CODE: IBA
WORD COUNT: 4035

...TEXT: their licences withdrawn."

He concludes, "Touchline supports the insurance industry proposals for a national policyholders' **database**. However, whilst the discussions on this concept continue, so does the rise in **uninsured motorists**. Windscreen insurance discs would deter some **motorists** from driving without insurance and provide a method to assist in the enforcement exercise which...

11/3,K/25 (Item 17 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01168319 98-17714

Outsourcing salvage disposal

Gibbons, Sean
Canadian Underwriter v63n1 PP: 32 Jan 1996
ISSN: 0008-5251 JRNL CODE: CAU
WORD COUNT: 729

...TEXT: data to verify increased returns, versus original bids."

A component of salvage marketing expense often **not** considered by **insurance** companies is the cost of **storage** while a **vehicle** awaits processing.

"At a cost of \$15 to \$35 a day, cost of storage can...

11/3,K/26 (Item 18 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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01140779 97-90173

Common sense comes to Ontario auto

Dunlop, Neil

Canadian Underwriter v62n9 PP: 20-22 Sep 1995

ISSN: 0008-5251 JRNL CODE: CAU

WORD COUNT: 1224

...TEXT: solutions are becoming apparent though.

For instance, Mr. Sampson thinks the number of people driving **without insurance** could be reduced, if there were more communication between government departments, such as the **Department of Motor Vehicles**, which issues drivers' licenses, and his office.

"We've got to co-ordinate regulatory...

11/3,K/27 (Item 19 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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01095875 97-45269

AISG boosts database fraud-fighting capability

Sclafane, Susanne

National Underwriter (Property & Casualty/Risk & Benefits Management)

v99n37 PP: 6, 64 Sep 11, 1995

ISSN: 1042-6841 JRNL CODE: NUN

WORD COUNT: 1253

...TEXT: Code requires all auto insurers in the state to report bodily injury, medical payments and **uninsured motorists** claims to the fraud division. The submissions are included in the division's **Automobile Insurance Claims Depository (AICD)**--a **database** of claim reports used for the division's fraud investigations.

AISG said new California legislation...

11/3,K/28 (Item 20 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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01094271 97-43665

Marketing with computers

Wheeler, Richard

Insurance Brokers Monthly & Insurance Adviser v45n9 PP: 342-344+ Sep 1995

ISSN: 0260-2385 JRNL CODE: IBA

WORD COUNT: 1865

...TEXT: premium softening over the last year. Ron Pearson gives several examples of where the Townsends **database** has been used successfully for cross-selling. These include offering household insurance to **motor** clients and **uninsured** loss recovery to clients with third party cover.

Sometimes a telephone call is made first...

11/3,K/29 (Item 21 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01048991 96-98384
ISO form and endorsement changes approved by individual states March and April 1995
Kowatch, Diana
Rough Notes v138n6 PP: 50-54+ Jun 1995
ISSN: 0035-8525 JRNL CODE: RNO
WORD COUNT: 3703

...TEXT: and one additional form -- CG 30 56 -- North Dakota Changes -- Examination of Your Books and **Records** .

OHIO

Personal **Automobile** Endorsement PP 04 82 -- **Uninsured Motorists** Coverage -- Ohio has been revised to delete the "owned but **not insured**" exclusion and will be introduced for policies written on or after June 1, 1995. The...

... the exclusion in its entirety. Thus the named insured or family member who owns an **uninsured vehicle** is covered under the change for **uninsured motorists** "bodily injury."
Underground **Storage Tank (UST)** Policy Program has been approved with same date and one additional form -- CG...

11/3,K/30 (Item 22 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01038986 96-88379
Calif. kills bill to bolster mandatory auto cover law
Anonymous
National Underwriter (Property & Casualty/Risk & Benefits Management)
v99n21 PP: 6 May 22, 1995
ISSN: 1042-6841 JRNL CODE: NUN
WORD COUNT: 333

...TEXT: without it.

About a fourth of California' motorists--more than five million drivers--operate vehicles **without insurance** , according to the state' **department of motor vehicles** and the department of insurance.

The Speier measure was defeated by the Assembly Insurance...

11/3,K/31 (Item 23 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2004 ProQuest Info&Learning. All rts. reserv.

01007966 96-57359
Financing uninsured motorists: Premiums at the pump - A California simulation

Sommer, David W; Hoffer, George E; Miller, Elbert G
Journal of Insurance Regulation v13n3 PP: 359-370 Spring 1995
ISSN: 0736-248X JRNL CODE: JIA
WORD COUNT: 3499

...TEXT: State of California.

Commonwealth of Virginia, 1990. House Document No. 14, "Annual Report of the **Department** of **Motor** Vehicles on **Uninsured** Motorists," Richmond, VA: Commonwealth of Virginia.

Commonwealth of Virginia, 1994. House Document No. 74, "Annual Report of the **Department** of **Motor** Vehicles on **Uninsured** Motorists," Richmond, VA: Commonwealth of Virginia.

Crain Communications, 1994. Automotive News Market Data Book, Detroit...

11/3,K/32 (Item 24 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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00991454 96-40847

Calif. no-fault proposals progress

Anonymous

National Underwriter (Property & Casualty/Risk & Benefits Management)

v99n10 PP: 7, 20 Mar 6, 1995

ISSN: 1042-6841 JRNL CODE: NUN

WORD COUNT: 355

...TEXT: about one in 10 motorists has no license.

The Department of Motor Vehicles' estimate of **uninsured** drivers is somewhat lower than the governor's--perhaps one-fourth of all drivers.

The...

11/3,K/33 (Item 25 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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00948395 95-97787

Court decisions

Anonymous

Rough Notes v137n11 PP: 2-4+ Nov 1994

ISSN: 0035-8525 JRNL CODE: RNO

WORD COUNT: 3068

...TEXT: court in favor of State Farm was affirmed.

Carter, Appellant v. Burns, State Farm Mutual **Automobile Insurance** Company-- **No** . CA93-02-016--Court of Appeals of Ohio, Warren County--October 4, 1993. (Motion to certify the **record** to Supreme Court of Ohio was overruled.) 630 North Eastern Reporter 2d 767.

Insured not...

11/3,K/34 (Item 26 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)
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00922642 95-72034

Modeling personal lines automobile insurance in California: Development and application to a pay-at-the-pump proposal

Bernstein, Robert O

Journal of Insurance Regulation v13n1 PP: 33-52 Fall 1994

ISSN: 0736-248X JRNL CODE: JIA

WORD COUNT: 6025

...TEXT: levels. Lower income households were assigned more basic limits and a greater share of the **uninsured** population. The percentage of **uninsured** motorists was from data obtained from insurance companies and the California **Department of Motor Vehicles (DMV)**. This estimate was consistent with those published by **DMV** (Marowitz, 1991).

Insurance premiums are based in part on the number of traffic citations. Total... A Functional Form Analysis of the Short-Run Demand for Travel and Gasoline by One- **Vehicle** Households," Transportation Research **Record** 1092, National Research Council:10-15.

Hoffer, George E. and Elbert G. Miller, 1991. "Protecting Consumers From **Uninsured Motorists** : An Alternative Financing Mechanism," The Journal of Consumer Affairs, 2:391-404.

Hunstad, Lyn, 1993...

...Marowitz, Len, 1991. Uninsured Motorists: Their Rate and Cost to Insured Motorists, Sacramento, CA: California **Department of Motor Vehicles**.

Martz, Undated. 1991 Statewide Travel Survey User's Data Guide, Los Angeles, CA: Martz...

11/3,K/35 (Item 27 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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00922247 95-71639

How to reduce uninsured driving

Woodcock, Alan

Insurance Brokers Monthly & Insurance Adviser v44n9 PP: 356-357 Sep 1994

ISSN: 0260-2385 JRNL CODE: IBA

WORD COUNT: 1684

...ABSTRACT: by the ABI, the MIB, and Lloyd's, are aimed at reducing the level of **uninsured** driving. These proposals are: 1. Vigorously enforce **vehicle** excise duty. 2. **Record** insurance details on the DVLA **database** against the **vehicle** registration. 3. Require **motorists** to carry driving licenses and insurance documents. 4. Review the Motor Vehicle (Third Party Risk...

...TEXT: Government by the ABI, the MIB and Lloyd's, aimed at reducing the level of **uninsured** driving.

These proposals are:

1. Vigorously enforce **vehicle** excise duty.
2. **Record** insurance details on the DVLA **database** against the **vehicle**

registration.

3. Require **motorists** to carry driving licences and insurance documents.
4. Review the Motor Vehicle (Third Party Risk...

...Jersey WIDs are the only rectangular discs I have ever seen!

2. The proposal to **record** insurance details on the DVLA **database** is, I think, doomed to failure because of the sheer number of transactions. **Motor insurance** is **without** doubt the most transaction intensive class of insurance. You just ask any broker or insurer...

11/3,K/36 (Item 28 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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00921130 95-70522

Insurers slam the brakes on motorcycles

Swinimer, John
Canadian Underwriter v61n9 PP: 36-38 Sep 1994
ISSN: 0008-5251 JRNL CODE: CAU
WORD COUNT: 1108

...TEXT: chances.' It may be dangerous, but when you own a \$2,000 to \$3,000 **motorcycle** and you have a good driving **record**, you may be tempted to drive **without insurance**."

Insurance should be tied to the driver's licence instead of the **motorcycle**, according to Ms. Clark.

"I have a motorcycle licence and I drive several kind of...

11/3,K/37 (Item 29 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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00900940 95-50332

When disaster strikes IS

Cringely, Robert X
Forbes ASAP Supplement PP: 60-64 Aug 29, 1994
ISSN: 0015-6914 JRNL CODE: FBR
WORD COUNT: 2224

...TEXT: wonder there's such a problem. And it's getting worse. Some examples:

* California's **Department** of **Motor** Vehicles has been trying since the late 1980s to replace a mainframe database system from...

...dropped out four years ago), the \$44.5 million system is finally functional. According to **DMV** director Frank Zolin, however, it doesn't meet the department's needs. The applications could...

...it replaced, the distributed system turns out to be much slower. Chances are that the **DMV** will have to start over. But \$44 million is not much for California. Various state...

... and the federal government have similar stories to tell--though of

course they would rather **not** .

* Allstate **Insurance** turned in 1982 to Electronic Data Systems for help automating its business. The estimated cost...

11/3,K/38 (Item 30 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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00810753 94-60145

Pay at pump plan will pull in over \$3B

Anonymous

National Underwriter (Property/Casualty/Employee Benefits) v97n52/v98n1
PP: 3, 46 Dec 27, 1993/Jan 3, 1994
ISSN: 0898-8897 JRNL CODE: NUN
WORD COUNT: 918

...TEXT: insurers.)

The analysis concludes that the Tobias program would virtually eliminate the thorny problem of **uninsured** motorists, who in California account for an estimated five million of the state's nearly 21 million drivers, according to the most recent estimate of the **department** of **motor** vehicles.

A coalition that opposes pay-at-the-pump, headed by the state Chamber of...

11/3,K/39 (Item 31 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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00513782 90-39539

Calif. Auto Coverage Law in Danger

Anonymous

National Underwriter (Property/Casualty/Employee Benefits) v94n36 PP: 3, 12 Sep 3, 1990
ISSN: 0898-8897 JRNL CODE: NUN

...ABSTRACT: each year. A no-fault provision is not included. A recent report by California's **Department** of **Motor** Vehicles noted that fully 25% of the licensed drivers in California currently operate their vehicles **without insurance** .

11/3,K/40 (Item 32 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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00265312 85-05745

Do Defensive Driving Courses Make Better Drivers?

Anonymous

Journal of American Insurance v60n3 PP: 25-27 1984
ISSN: 0021-874X JRNL CODE: AMI

ABSTRACT: Drivers who take defensive driving courses do not necessarily have fewer accidents, and they should **not** expect lower **insurance** premiums. It is a common misconception that **automobile** policy premiums should be based solely on the individual's driving **record** . A proper

rating system takes into account such factors as: 1. who will drive the **car** being insured, 2. how many miles the car will be driven and over what kind...

11/3,K/41 (Item 1 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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06163746 Supplier Number: 53984475 (USE FORMAT 7 FOR FULLTEXT)
Sapiens Awarded Reengineering Contract by North Carolina Department of Transportation.
PR Newswire, p1113
March 2, 1999
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 462

... Enforcement System (LITES) will replace the current system, and will also be integrated with the **Department** of **Motor Vehicles'** STARS application, which is the existing system for automobile registration and license plate applications. By improving workflow and reducing duplicate data entry, an integrated LITES will help prevent **uninsured** motorists from driving and registering vehicles in North Carolina.

Commenting on the project, Mr. Duane...

11/3,K/42 (Item 2 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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05958647 Supplier Number: 53228687 (USE FORMAT 7 FOR FULLTEXT)
Reliant Offers Auto Insurance in Illinois.
PR Newswire, p5093
Nov 17, 1998
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 343

... We are able to offer the residents of Illinois very competitive rates on automobiles and **motorcycles** for all types of drivers. Reliant is a great choice for individuals with clean **records**, accidents, speeding tickets, driving violations (including DUI), and even those **without** prior **insurance**. In early January we will be extending our product offering to include boats and jet...

11/3,K/43 (Item 3 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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05870290 Supplier Number: 53028712 (USE FORMAT 7 FOR FULLTEXT)
Reliant Offers Auto Insurance in New Hampshire.
PR Newswire, p7856
Sept 25, 1998
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 321

... of New Hampshire very competitive rates for all types of drivers,

including individuals with clean **records** , accidents, speeding tickets, driving violations (including DUI), and even those **without** prior **insurance** ."

Deep discounts are available to individuals with good financial responsibility, multi- **car** policies, and annual policies. A number of payment plan options are available for both six...

11/3,K/44 (Item 4 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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05348590 Supplier Number: 48135973 (USE FORMAT 7 FOR FULLTEXT)

NOTICES

Research Alert, v15, n21, pN/A

Nov 21, 1997

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 686

... 2 World Trade Center, 54th Fl., New York, NY 10048; phone:
212-345-7318. Price: **No** charge.

Car Insurance Rates: They Are What You Drive

Certain **vehicles** carry high insurance premiums regardless of a person's driving **records** , reports Runzheimer. The owner of a BMW 750iL can expect to pay over \$3,000...

11/3,K/45 (Item 5 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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05289927 Supplier Number: 48055611

New York to expand bar code program.

Beller, Margo D.

Journal of Commerce and Commercial, pA11

Oct 16, 1997

Language: English Record Type: Abstract

Document Type: Magazine/Journal; Trade

ABSTRACT:

...its bar code program, and it could be a way for the state to get **uninsured** drivers off the roads. The law, which was signed by NY Gov. George Pataki, depends...

...the ability of NY auto insurers to provide real-time information on cancellations to the **Department** of **Motor** Vehicles (**DMV**), and the ability of the **DMV** to include that information on bar codes. The **DMV** has 27 months to launch a pilot program, but the agency could request an additional...

11/3,K/46 (Item 6 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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05206351 Supplier Number: 47942395

DMV 's latest woe: War on uninsured drivers is fizzling.

Green, Stephen

Sacramento Bee (CA), pA1

August 31, 1997
Language: English Record Type: Abstract
Document Type: Newspaper; Trade

DMV 's latest woe: War on uninsured drivers is fizzling.

ABSTRACT:

The **Department** of **Motor** Vehicles' \$20 million program to keep California's over 5 million **uninsured** individuals from driving faces a setback as a growing number of **uninsured** motorists are noted. **DMV** figures reflect that thousands of car owners have stopped registering their trucks and cars inspite of a progressing economy and increasing sales in insurance policies. **DMV** has also recorded a drop of 3.1% in vehicle registration during the seven months...

11/3,K/47 (Item 7 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2004 The Gale Group. All rts. reserv.

05194169 Supplier Number: 47926195
DMV and insurers bicker over computer filing bill.
Johnson, Kelly
The Business Journal Serving Greater Sacramento, p8
August 22, 1997
Language: English Record Type: Abstract
Document Type: Magazine/Journal; Tabloid; Trade

ABSTRACT:

The **Department** of **Motor** Vehicles and the **insurance** industry do **not** agree on how to implement the proposed Assembly Bill 650. Under the bill insurers will have to send insurance information to the **DMV** . This will save the taxpayers \$13 million by switching to a \$6 million electronic system...

...the industry would need to spend between \$8 million and \$10 million to upgrade. The **DMV** say the companies will only need the software for their existing computers. It is hoped that the new registration will deter **uninsured** motorists. ...

11/3,K/48 (Item 8 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2004 The Gale Group. All rts. reserv.

03980103 Supplier Number: 45776994
Company Will Give Utah Data
Salt Lake City Tribune (UT), pC6
Sept 9, 1995
Language: English Record Type: Abstract
Document Type: Newspaper; Trade

ABSTRACT:

...inspect the security measures taken by the state and Insu-Rite, the company maintaining the **database** . The **database** is aimed at discovering drivers and **vehicles** who do **not** have **insurance** policies.
...

11/3,K/49 (Item 9 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2004 The Gale Group. All rts. reserv.

03742101 Supplier Number: 45310728
**Texas Auto Insurer Sues Utah Over List: Doubts Security of Clients In
State-Used Data Base**
Salt Lake City Tribune (UT), pB4
Feb 1, 1995
Language: English Record Type: Abstract
Document Type: Newspaper; Trade

ABSTRACT:

...client lists by 02/07/95. The state wants the lists to add to its **database** of insured **motorists** which it will use to catch **uninsured** drivers. The **database** is being compiled by Insure-Rite Inc., a Utah company. USAA is objecting on the...

...percent of serving military officers in the country. The order is being made under the **Uninsured Motorist Identification Data Base** Act of 1994. No date has been set for the preliminary injunction hearing. ...

11/3,K/50 (Item 10 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2004 The Gale Group. All rts. reserv.

03703926 Supplier Number: 45244574
Baltimore Companies Fined \$334,720 by NY
Journal of Commerce and Commercial, p7A
Jan 4, 1995
Language: English Record Type: Abstract
Document Type: Magazine/Journal; Trade

ABSTRACT:

...bulk, \$257,930. The fines were levied because of delays and other difficulties in the **no -fault car insurance** market. The defendants also said, in addition to paying the fines, they would peruse their **records** between 1992 and 1994 and pay interest to those customers who had made **no -fault insurance** claims.
...

11/3,K/51 (Item 11 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2004 The Gale Group. All rts. reserv.

03652242 Supplier Number: 45155513
Survey: 6.1% of Drivers In Nevada Lack Cover
Journal of Commerce and Commercial, p7A
Nov 22, 1994
Language: English Record Type: Abstract
Document Type: Magazine/Journal; Trade

ABSTRACT:

...survey in the state of Nevada indicates 6.1% of motorists are driving motor vehicles **without** mandated **insurance** coverage. The survey figure compares with a finding in a 1991 study that revealed 5...

...of the drivers did not have the required insurance coverage. In 11/94, the state **Department** of **Motor** Vehicles begins a new insurance

verification program that ought to identify practically all **uninsured** drivers. ...

11/3,K/52 (Item 12 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2004 The Gale Group. All rts. reserv.

03559059 Supplier Number: 45000230 (USE FORMAT 7 FOR FULLTEXT)

Seeking reinforcements

Business Insurance, p1

Sept 19, 1994

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Tabloid; Trade

Word Count: 2133

... see results much earlier.'

Despite its perceived failings, Continental might be seen as a good **vehicle** for a foreign company to enter the United States market.

'Foreign **insurance** companies have **not** had the best of **records** in some of their property/casualty acquisitions (in the U.S.) but, even after saying...

11/3,K/53 (Item 13 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2004 The Gale Group. All rts. reserv.

02758645 Supplier Number: 43697010

CALIFORNIANS, HERE IT COMES: PAY-AT-THE-PUMP INSURANCE

Business Week, p40

March 8, 1993

Language: English Record Type: Abstract

Document Type: Magazine/Journal; General Trade

ABSTRACT:

...license fees that are tied to the age and experience of the driver and the **vehicle** 's safety **record** . Liability **insurance** would **not** be needed because pay-at-the-pump insurance would be a no-fault plan. Americans...

11/3,K/54 (Item 14 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2004 The Gale Group. All rts. reserv.

02634244 Supplier Number: 43506265 (USE FORMAT 7 FOR FULLTEXT)

THEY PLAY, YOU PAY

AutoWeek, p8

Dec 7, 1992

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 83

In California it works out to \$2.4 billion a year, according to the California **Department** of **Motor** Vehicles. More than half of that money, the **DMV** says, goes to **uninsured** motorist coverage, the remainder goes to collision coverage, medical costs and wage loss.

All of...

11/3,K/55 (Item 15 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2004 The Gale Group. All rts. reserv.

02587269 Supplier Number: 43436532 (USE FORMAT 7 FOR FULLTEXT)
New legislation provokes protests
World Insurance Report, pN/A
Nov 6, 1992
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 490

... an extension.

The other major area to be affected by the new legislation is compulsory **motor** TPL. At present no **records** exist of **vehicles** being driven **without insurance**, and **vehicles** do not carry any external documentation which establishes proof of cover. From January, **motor** insurers will have to send lists of all the vehicles they have covered to the...

11/3,K/56 (Item 16 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2004 The Gale Group. All rts. reserv.

02495382 Supplier Number: 43297030 (USE FORMAT 7 FOR FULLTEXT)
Calif. Lawmakers Send WC, Auto, Quake Bills To Gov.
National Underwriter Property & Casualty-Risk & Benefits Management, p2
Sept 14, 1992
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 1198

... go far enough.'

The speaker said his bill is aimed at reducing the number of **uninsured** drivers in California. According to the **Department** of **Motor Vehicles**, about a fourth of California's 20.2 million registered motorists do **not** have **insurance**, largely because it is too expensive.

The speaker's plan includes a provision requiring drivers...

11/3,K/57 (Item 17 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2004 The Gale Group. All rts. reserv.

02383026 Supplier Number: 43131484 (USE FORMAT 7 FOR FULLTEXT)
GM to appeal \$7.6 million Corvette crash suit
Automotive News, p18
July 6, 1992
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Tabloid; Trade
Word Count: 285

... showed 4.7 deaths per 10,000 registered Corvettes. The overall rate for all 134 **cars** was 2.0; for sports **cars**, it was 3.4 per 1,000 registrations. The **insurance** institute gave **no** explanation for the Corvette's **record** but it noted that larger **cars** are safer than small ones.

11/3,K/58 (Item 18 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2004 The Gale Group. All rts. reserv.

02260330 Supplier Number: 42952348 (USE FORMAT 7 FOR FULLTEXT)
CHEMICAL ISSUES: A Lid on Liability?
Chemical Business, p29
May, 1992
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 1810

... floor vote.

Despite a well-known unwillingness to compromise, the trial lawyers have an unblemished **record** on Capitol Hill that dates back at least to the 1970s when the group beat back federal **no -fault automobile insurance** legislation.

Despite the business community's competitiveness argument, the reformers will probably lose the product...

11/3,K/59 (Item 19 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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02242172 Supplier Number: 42925669 (USE FORMAT 7 FOR FULLTEXT)
More Insurers Looking At Total Loss Patterns
National Underwriter Property & Casualty-Risk & Benefits Management, p18
April 20, 1992
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 941

The vehicles that top CCC Information Service Inc.'s 1991 list of **vehicle** models most often reported totalled share characteristics that would probably **not** surprise many **insurance** claim managers.

CCC compiled the list of 100 models from **records** of more than 1,500,000 **vehicle** valuations the company provided during the year for leading automobile property and casualty insurers settling...

11/3,K/60 (Item 20 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2004 The Gale Group. All rts. reserv.

02062064 Supplier Number: 42664458 (USE FORMAT 7 FOR FULLTEXT)
TEXAS
National Underwriter Property & Casualty-Risk & Benefits Management, p4
Jan 13, 1992
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 506

... before Christmas, State Farm, Allstate, Farmers and the National Association of Independent Insurers agreed that **uninsured motorists** with clean driving **records** will be offered preferred rates for 120 days, beginning Jan. 20.

During that time, the...

11/3,K/61 (Item 21 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2004 The Gale Group. All rts. reserv.

01830478 Supplier Number: 42313017 (USE FORMAT 7 FOR FULLTEXT)
Calif. Orders \$2.5 Billion In Rebates For Prop. 103
National Underwriter Property & Casualty-Risk & Benefits Management, p1
August 26, 1991
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 952

... that his regulations would affect all of them.
However, a recent study by the state **Department** of **Motor** Vehicles
found that about a fourth of all motorists--more than five million
drivers--did **not** carry **insurance** , despite long-standing state laws
requiring that they do so.

11/3,K/62 (Item 1 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2004 The Gale Group. All rts. reserv.

11122229 SUPPLIER NUMBER: 54896248 (USE FORMAT 7 OR 9 FOR FULL TEXT)
**Get the best deal on car insurance.(includes type of insurance required for
rental cars, filing successful auto insurance claims and information
resources for auto insurance)**
Weiss, Gail Garfinkel
Medical Economics, 76, 10, 79(6)
May 24, 1999
ISSN: 0025-7206 LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 3473 LINE COUNT: 00272

... driver discounts of 10 to 15 percent to customers with accident-
and violation-free driving **records** .
* Drop unnecessary coverage. Consider going **without** towing
insurance - especially if your **automobile** club covers it, or if your
new- or used- **car** deal includes roadside service. If you have more than
one car, you might also be...

11/3,K/63 (Item 2 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2004 The Gale Group. All rts. reserv.

08827378 SUPPLIER NUMBER: 18515975 (USE FORMAT 7 OR 9 FOR FULL TEXT)
STIFF PENALTIES FOR UNINSURED DRIVERS
PR Newswire, p723FLTU011
July 23, 1996
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 743 LINE COUNT: 00062

... in Florida may be uninsured.
"Florida is one of the top states in numbers of **uninsured motorists**
," said Ricciardelli. "And Dade is one of the worst counties in the state."
State **records** show that nearly 32 percent of the one-million **cars** in
Dade may be **uninsured** .

The cost of driving **without insurance** can be high, especially when
compared to the relatively low cost of complying with the...

11/3,K/64 (Item 3 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2004 The Gale Group. All rts. reserv.

07941128 SUPPLIER NUMBER: 17092430 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Utah privacy fight.
Schultz, Ray
Direct, v7, n6, p11(1)
June, 1995
ISSN: 1046-4174 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 895 LINE COUNT: 00073

... In a stand that should please privacy advocates, the San Antonio-TX-based United Services **Automobile** Association (USAA) is challenging the Utah **Uninsured Motorist Identification Database** Act, which requires that insurance carriers turn over the names of all customers in the state for help in locating **uninsured** and under-insured drivers.
Fifth Amendment Cited
The act not only violates the Fifth and...

11/3,K/65 (Item 4 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2004 The Gale Group. All rts. reserv.

07904019 SUPPLIER NUMBER: 16980399 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Own Car Next Big Step for Many Grads.
Business Wire, p6061115
June 6, 1995
LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 1071 LINE COUNT: 00088

... and collision losses insured for adult drivers. Coupled with their short, sometimes non-existent driving **record**, this is why buying **car** insurance for teenagers can be a costly and complicated endeavor.
Insurance premiums are **not** completely beyond your control, however. Smart shopping for **cars** as well as insurance can help minimize costs while providing a vehicle that meets the...

11/3,K/66 (Item 5 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2004 The Gale Group. All rts. reserv.

07581705 SUPPLIER NUMBER: 15881099 (USE FORMAT 7 OR 9 FOR FULL TEXT)
AARP's \$8 bargain. (American Association of Retired People's \$8 membership fee)
Egol, Len
Direct, v6, n11, p35(5)
Nov, 1994
ISSN: 1046-4174 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 2120 LINE COUNT: 00166

... names. "We're figuring it out as we go along. That translates into our auto **insurance** program **not** contacting people who don't have **cars** and who aren't likely to ever have one."
The **database** also contains about 50,000 names of associate members--people under age 50 who join...

11/3,K/67 (Item 6 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2004 The Gale Group. All rts. reserv.

07253658 SUPPLIER NUMBER: 15426055 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Drinking, driving, and the price of automobile insurance.

Sloan, Frank A.; Githens, Penny B.

Journal of Risk and Insurance, v61, n1, p33(26)

March, 1994

ISSN: 0022-4367

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 8906 LINE COUNT: 00780

... our Survey of Standard Insurers, we examined variations in premium levels for drivers with clean **records** using data published in Smith and Wright (1992). The data were for base premiums for 50/100/25 coverage with **uninsured motorist** 15/20, collision \$250 deductible, comprehensive \$250 deductible, and MED/PIP = the amount of personal...

...various forms of competitive rating, the percent of accidents known to insurers found in state **motor vehicle records** ("record accuracy"), the percent of total written **car** years in the state's involuntary market, the ratio of **uninsured** to insured bodily injury claims to measure the prevalence of uninsured drivers in the state...26 percent higher). As anticipated, premiums were lower in cities located in states in whose **motor vehicle** divisions maintained more accurate **records** on accidents. Holding other variables constant, the ratio of **uninsured** to total bodily injury claims has no impact on premiums.(15) In the fifth regression...

...property damage over \$500.

Explanatory variables were claims frequency, claims severity, accuracy of the states' **department of motor vehicle records**, the ratio of **uninsured motorist** to bodily injury claims, binary variables for states with prior approval regulation, state-mandated point...is virtually no nonstandard market in such states.

15 The simple correlation between the uninsured **motorist** share and claims frequency is -0.06, and the simple correlation between the **uninsured** driver measure and claims severity is 0.12.

16 In the city analysis of premiums charged drivers with clean **records**, **uninsured motorist** coverage was included in the premium quote. In our survey, we failed to mention **uninsured motorist** coverage in our questions on liability insurance premiums. Some respondents may have included uninsured **motorist** coverage in their quote since it is tied to the sale of liability insurance coverage...

11/3,K/68 (Item 7 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2004 The Gale Group. All rts. reserv.

06147137 SUPPLIER NUMBER: 12665297 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Budget debacle hurts prospect for ins. reform. (California budget)

(California & the Western States)

National Underwriter Property & Casualty-Risk & Benefits Management, n36, pC1(2)

Sept 7, 1992

ISSN: 1042-6841

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 1401 LINE COUNT: 00113

... headed by Sen. Bill Lockyer, D-Hayward is SB 10, which would set up a **no -frills auto insurance** system costing about \$300annually for low-and-moderate-income **motorists** with good driving **records** . The bill however, does not contain a no-fault provision - much to the chagrin of...

11/3,K/69 (Item 8 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2004 The Gale Group. All rts. reserv.

05911922 SUPPLIER NUMBER: 12473631 (USE FORMAT 7 OR 9 FOR FULL TEXT)

A lid on liability? (need for a uniform product liability law)

Hess, Glenn

Chemical Business, v14, n5, p29(2)

May, 1992

ISSN: 0731-8774

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT

WORD COUNT: 1933

LINE COUNT: 00152

... floor vote.

Despite a well-known unwillingness to compromise, the trial lawyers have an unblemished **record** on Capitol Hill that dates back at least to the 1970s when the group beat back federal **no -fault automobile insurance** legislation.

Despite the business community's competitiveness argument, the reformers will probably lose the product...

11/3,K/70 (Item 9 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2004 The Gale Group. All rts. reserv.

05908996 SUPPLIER NUMBER: 12421631 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Cost implications of no-fault automobile insurance.

Johnson, Joseph E.; Flanigan, George B.; Winkler, Daniel T.

Journal of Risk and Insurance, v59, n1, p116(8)

March, 1992

ISSN: 0022-4367

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT

WORD COUNT: 2815

LINE COUNT: 00231

... section.

Research Methods and Data

Total system (i.e. bodily injury related) loss costs for **automobile** reparations consists of losses covered by bodily injury liability, medical payments, **uninsured motorist** , and personal injury protection insurance. The loss of concept incorporates both frequency and severity. The **database** is constructed from annual data compiled by the Insurance Service Office (ISO) for both voluntary...

11/3,K/71 (Item 10 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2004 The Gale Group. All rts. reserv.

05579162 SUPPLIER NUMBER: 11781256 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Protecting consumers from uninsured motorists: an alternative financing mechanism.

Hoffer, George E.; Miller, Elbert G.

Journal of Consumer Affairs, v25, n2, p391(14)

Winter, 1991

ISSN: 0022-0078

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 4960 LINE COUNT: 00414

... liability insurance coverage are required to pay a \$400 fee in order to register each **uninsured** vehicle. This fee, collected by the **Department of Motor Vehicles (DMV)**, is distributed after collection expenses on a pro rata basis to all firms writing motor...

11/3,K/72 (Item 11 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2004 The Gale Group. All rts. reserv.

05569869 SUPPLIER NUMBER: 11812087 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Republican lawmakers do end run for no-fault. (auto insurance initiative)
National Underwriter Property & Casualty-Risk & Benefits Management, n52-1
, pC6(2)
Dec 30, 1991
ISSN: 1042-6841 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 1014 LINE COUNT: 00078

... coverage that included the basic no-fault protection plus collision coverage.

According to the California **Department of Motor Vehicles**, perhaps a fourth of the state's 20.2 million drivers--go **without auto insurance** because the costs are so high.

The initiative's supporters contend that passage of the...

11/3,K/73 (Item 12 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2004 The Gale Group. All rts. reserv.

05541926 SUPPLIER NUMBER: 11671875 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Bane of the highways. (uninsured motorists)
Weinstein, Fannie
Insurance Review, v52, n11, p32(4)
Nov, 1991
ISSN: 0749-8667 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 2602 LINE COUNT: 00208

... to insurance department spokesman Jim Berzok, the system will match insurance company and division of **motor vehicle records** to detect drivers who have registered **vehicles** but do **not** have **insurance**.

The move comes on the heels of a four-month amnesty program. Under the program...

11/3,K/74 (Item 13 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2004 The Gale Group. All rts. reserv.

05166850 SUPPLIER NUMBER: 10756446 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Guide 20: database marketing. (Marketing Guide) (Cover Story)
Ozimek, John
Marketing, p21(4)
May 16, 1991
DOCUMENT TYPE: Cover Story ISSN: 0025-3650 LANGUAGE: ENGLISH
RECORD TYPE: FULLTEXT
WORD COUNT: 4511 LINE COUNT: 00353

... product, for instance, you don't offer it to people without houses; an over-50s **motor insurance** is **not** best marketed to the under-30s.

Computer technology now permits you to **record** more data about the population at large than ever before. Who? Where? What they buy...

11/3,K/75 (Item 14 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c)2004 The Gale Group. All rts. reserv.

04828968 SUPPLIER NUMBER: 08889650 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Ariz. voters will consider clone of 103. (California's Proposition 103)

Dauer, Christopher

National Underwriter Property & Casualty-Risk & Benefits Management, n36,
pC3(2)

Sept 3, 1990

ISSN: 1042-6841

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT

WORD COUNT: 583

LINE COUNT: 00047

... lines of insurance. Any rate hike would have to be "thoroughly justified."

* Notification of the **Department** of **Motor** Vehicles of any **uninsured** motorists, who will immediately have their license and registration taken away.

In addition, said Rep...

11/3,K/76 (Item 15 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c)2004 The Gale Group. All rts. reserv.

04814017 SUPPLIER NUMBER: 09533113 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Delaware Insurance Department announces new uninsured motorist regulation.

PR Newswire, 1024PH003

Oct 24, 1990

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT

WORD COUNT: 551

LINE COUNT: 00047

... an accident or filing a claim alleged to have been operating a Delaware registered vehicle **without insurance** .

-0- 10/24/90

/Editors: Anyone interested in obtaining a copy of the regulation should...

11/3,K/77 (Item 16 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

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04774513 SUPPLIER NUMBER: 08727516 (USE FORMAT 7 OR 9 FOR FULL TEXT)

All-Industry Research Advisory Council changes name to Insurance Research Council.

PR Newswire, 0813NY007

August 13, 1990

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT

WORD COUNT: 317

LINE COUNT: 00028

... The council also has published studies on earthquake damage, municipal liability, the validity of state **motor vehicle records** , pollution liability and a variety of other topics.

Work in progress includes studies on flood **insurance** , **no** -fault auto **insurance** , urban-rural differences in auto injury claims, medical cost containment, public attitudes on auto safety...

11/3,K/78 (Item 17 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2004 The Gale Group. All rts. reserv.

04597316 SUPPLIER NUMBER: 08484972 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Compressor motor protection.
Gilbert, Hiram G.
Heating, Piping, Air Conditioning, v62, n5, p71(3)
May, 1990
ISSN: 0017-940X LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 1848 LINE COUNT: 00146

... in manufacturing capability or loss of merchandise as in the case of food processing/food **storage** industries. Remember, **motor** protection equipment is like **insurance** : it performs **no** useful function in making the system operate more efficiently but pays off if there is...

11/3,K/79 (Item 18 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2004 The Gale Group. All rts. reserv.

04524760 SUPPLIER NUMBER: 08569729 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Florio to crack down on uninsured motorists. (James Florio)
Dauer, Christopher
National Underwriter Property & Casualty-Risk & Benefits Management, n6,
p1(2)
Feb 5, 1990
ISSN: 1042-6841 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 594 LINE COUNT: 00046

... the past, if you were pulled over, the cop would check, by computer, if a **car** was registered," said Nancy Kearney, press officer to Gov. Florio. "Now, the expanded **database** will be capable of calling up the driver's insurance status."

Uninsured motorists will have a four-month "amnesty" period to purchase auto insurance without fear of penalty...

11/3,K/80 (Item 19 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2004 The Gale Group. All rts. reserv.

03880621 SUPPLIER NUMBER: 07062658 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Soaring premiums: cause for would-be car buyers to rethink purchase plans, engineers to rethink design. (auto insurance)
Lowell, Jon
Ward's Auto World, v25, n2, p34(6)
Feb, 1989
ISSN: 0043-0315 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 4308 LINE COUNT: 00334

... that.

Further complicating things is that insurance rates vary widely depending on the type of **car** and who's going to be driving it, even if

the person has a spotless **record** .

Hardest hit are high-profit, performance-oriented **cars** whose buyers tend to be younger and who already face daunting **insurance** rates no matter what **car** they buy.

Charged a penalty by Allstate of at least 10% above standard rates is ...

11/3,K/81 (Item 20 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2004 The Gale Group. All rts. reserv.

03664733 SUPPLIER NUMBER: 06886317 (USE FORMAT 7 OR 9 FOR FULL TEXT)
State Rep. Weston calls on legislators to petition Casey to call special session to address auto insurance crisis. (Frances Weston, Robert P. Casey)

PR Newswire, 0808PH027
Aug 8, 1988
LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 745 LINE COUNT: 00059

... She said that in Philadelphia, an estimated 50 percent of the city's drivers are **uninsured** , that **motorists** with excellent driving **records** cannot obtain coverage because of the location of their residences and that the city has...

11/3,K/82 (Item 21 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2004 The Gale Group. All rts. reserv.

03319197 SUPPLIER NUMBER: 06150598 (USE FORMAT 7 OR 9 FOR FULL TEXT)
NJ Insurance agents gearing up for complaints as new auto surcharges on "bad" drivers go into effect. (New Jersey)

PR Newswire, 1230NY29
Dec 30, 1987
LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 556 LINE COUNT: 00046

... claims resulting in a \$300 paid claim, those convicted of driving an unlicensed, unregistered or **uninsured** car, those convicted of driving 15 mph or more over the speed limit or those who have accumulated nine or more **DMV** points.

Saddler added, "People will have new incentives to drive safely, not only to avoid...

11/3,K/83 (Item 22 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2004 The Gale Group. All rts. reserv.

02966367 SUPPLIER NUMBER: 04350892 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Must reading for executives. (report of the Ontario Task Force on Insurance) (Canadian Comment) (column)

Findlay, Gordon S.
Best's Review - Property-Casualty Insurance Edition, v87, p72(2)
July, 1986
DOCUMENT TYPE: column ISSN: 0161-7745 LANGUAGE: ENGLISH
RECORD TYPE: FULLTEXT
WORD COUNT: 1627 LINE COUNT: 00130

... greater amounts of insurance coverage would be able to do so.
The report recommends that **automobile insurance** premiums **not** be based on age, sex or marital status. Instead, all drivers with clean **records** would start at the same base rate. In each year without an accident, a driver...

11/3,K/84 (Item 23 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2004 The Gale Group. All rts. reserv.

02852424 SUPPLIER NUMBER: 04201338 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Sentry Insurance introduces new "Payback" policy that rewards people for not driving while intoxicated.

PR Newswire, NYPR19

April 8, 1986

LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

WORD COUNT: 440 LINE COUNT: 00035

... new "Payback" policy, a person must meet strict underwriting guidelines that include a clean driving **record** for the past three years. It also requires policyholders to sign a statement that forfeits collision and **uninsured motorist** coverages if they are involved in an accident while legally intoxicated.

If the person remains...

11/3,K/85 (Item 24 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2004 The Gale Group. All rts. reserv.

02356909 SUPPLIER NUMBER: 03779906 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Beginning, July 1, California motorists stopped for a moving violation must show proof of financial responsibility.

PR Newswire, LA7

May 20, 1985

LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

WORD COUNT: 438 LINE COUNT: 00034

... filed with the department.

This law is the latest effort aimed at eliminating California's **uninsured** motorist problem. Under the current law, motorists are required to have liability insurance, self-insurance, or post a bond with the **DMV**, but enforcement of the law is difficult.

On Jan. 1, 1984, a law took effect...

11/3,K/86 (Item 25 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2004 The Gale Group. All rts. reserv.

02020831 SUPPLIER NUMBER: 03140908
N.J., Not Insurers, Now Imposes Auto Surcharges.

Lyons, L.J.

National Underwriter - Property & Casualty Insurance, v88, p62-63.

Feb. 17, 1984

LANGUAGE: ENGLISH RECORD TYPE: ABSTRACT

ABSTRACT: New Jersey will surcharge drivers with poor **records** .

Previously insurers were charging more to drivers with poor **records** , however, thousands of drivers escaped charges by driving **without insurance** . Proposed legislation will greatly alter the existing **automobile** insurance system. Changes proposed include nonrenewal requirements, injury thresholds and drunk drivers. Insurers are cautious...

11/3,K/87 (Item 26 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2004 The Gale Group. All rts. reserv.

01909020 SUPPLIER NUMBER: 03020834 (USE FORMAT 7 OR 9 FOR FULL TEXT)
NJ Automobile Full Insurance Underwriting Association files market equalization charge.
PR Newswire, NYPR19
Nov 23, 1983
LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 426 LINE COUNT: 00039

... income, a percentage of violation surcharges collected by the New Jersey Division of Motor Vehicles (**DMV**) and, to the extent there is a deficit, from a market charge levied on all...

...premiums for insureds in the regular market. The collection of motor vehicle surcharges by the **DMV** is scheduled to begin Jan. 1, 1984. The Association is to receive 80 percent of...

...all monies collected as a result of the market charge go to the Association and **not** to individual **insurance** companies. In 1982, NJ auto insurance companies lost nearly \$458 million providing auto insurance through...

11/3,K/88 (Item 1 from file: 160)
DIALOG(R)File 160:Gale Group PROMT(R)
(c) 1999 The Gale Group. All rts. reserv.

02352260
Charlotte startup firm acquired by Equifax
Charlotte Observer (NC) October 28, 1989 p. C8

...been acquired by Equifax (Atlanta, Georgia). The 2-yr-old Innovative Research developed a computer **database** that identifies drivers who may **not** have **car insurance** . The **database** locates individuals of driving age who live in households with policy holders but who are...

11/3,K/89 (Item 2 from file: 160)
DIALOG(R)File 160:Gale Group PROMT(R)
(c) 1999 The Gale Group. All rts. reserv.

02205576
Cycle sales get boost from insurance availability
Pacific Business News (HI) April 24, 1989 p. A34

... person has 2 yrs of motorcycle riding experience, a garage for overnight storage of the **motorcycle** , another form of transportation, a clean driving **record** , is married, and has taken a safety course. S Brodie, owner of Sandy Brodie's Waipahu Cycles, says the Progressive **Insurance** is **not** a bargain especially for an 18 yr-old with a sporty

motorcylce . Brodie acknowledges that at least someone with a drivers license can now buy insurance. ...

11/3,K/90 (Item 1 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)
(c) 2004 The Gale Group. All rts. reserv.

02108348 SUPPLIER NUMBER: 19844745 (USE FORMAT 7 OR 9 FOR FULL TEXT)
******Feature - Glitches of the Week.**
Newsbytes, pNEW09220051
Sep 22, 1997
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 548 LINE COUNT: 00046

... A Halt

An Albany, New York bus company got taken for a ride by a **DMV** computer earlier this month. Vehicles from Albany Capitaland Enterprises and Ambulette Services were making their...

...officer had checked the bus's license plate and found the bus listed as being **uninsured** . Capitaland sent another bus to pick up the stranded riders, and that bus was also...

11/3,K/91 (Item 2 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)
(c) 2004 The Gale Group. All rts. reserv.

01561137 SUPPLIER NUMBER: 14015641
Close calls: on the road and on the phone. (threat to motoring safety from cellular phone use)
Wald, Matthew L.
New York Times, v142 , Sun ed, sec4, col 1, pE2(N) pE2(L)
Feb 7, 1993
ISSN: 0362-4331 LANGUAGE: ENGLISH RECORD TYPE: ABSTRACT

...ABSTRACT: there is no hard data to back them up, largely because no one tracks which **cars** have telephones. **Insurance** companies do **not record** phones separately, because so few are stolen. If police suspect phone use caused an accident...

11/3,K/92 (Item 1 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2004 The Gale Group. All rts. reserv.

03704834 Supplier Number: 47997854 (USE FORMAT 7 FOR FULLTEXT)
*****Feature - Glitches of the Week 09/22/97**
Newsbytes, pN/A
Sept 22, 1997
Language: English Record Type: Fulltext
Document Type: Newswire; General Trade
Word Count: 531

... A Halt

An Albany, New York bus company got taken for a ride by a **DMV** computer earlier this month. Vehicles from Albany Capitaland Enterprises and Ambulette Services were making their...

...officer had checked the bus's license plate and found the bus listed as being **uninsured** . Capitaland sent another bus to pick up the stranded riders, and that bus was also...

11/3,K/93 (Item 2 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2004 The Gale Group. All rts. reserv.

03515444 Supplier Number: 47260931 (USE FORMAT 7 FOR FULLTEXT)
Looking for Financing, Equity and Debt: PROPERTY-CASUALTY COMPANY
Financing, Companies Seeking: FirstList, pN/A
April 1, 1997
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 91

(USE FORMAT 7 FOR FULLTEXT)

TEXT:
PROPERTY-CASUALTY COMPANY. Company specifically organized to sell **car insurance** directly, **without** agents, at lower prices, and insure those with good driving **records** that historically have been priced out of the market (5 million statewide). Strong and experienced...

11/3,K/94 (Item 3 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2004 The Gale Group. All rts. reserv.

03161890 Supplier Number: 46474950 (USE FORMAT 7 FOR FULLTEXT)
DEPT OF TRANSPORT: Hit-and-run victims protection to continue, says Norris
M2 Presswire, pN/A
June 18, 1996
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 320

... is so important and I congratulate the MIB and the insurance industry on their long **record** of service in compensating the unfortunate victims of **uninsured** or hit-and-run drivers."

* NOTES 1. The **Motor** Insurers Bureau was established in 1946 as a result of the first formal agreement between...

11/3,K/95 (Item 4 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2004 The Gale Group. All rts. reserv.

02467108 Supplier Number: 44939953 (USE FORMAT 7 FOR FULLTEXT)
Samsung's Casualty Insurer Flourishes In New Pension Market
Korea Economic Daily, pN/A
August 23, 1994
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 374

... Samsung included the quarterly payment in advance of one to two months into its sales **record** .

Moreover, what is more important is how Samsung can keep its subscribers in the fold. Specializing in **car insurance** which need **not**

return premiums to the policy holders after the contract period ends,
non-life insurance companies...

Set	Items	Description
S1	2	AU=(LOTT E? OR LOTT, E?)
S2	555	UNINSURED? OR "NOT"() INSURED OR INSURANCE(3N) (WITHOUT OR "-NOT" OR "NO")
S3	465886	DATA() (BASE? OR FILE? OR MINE? OR BANK?) OR DATABASE? OR D-ATAFILE? OR DATAMIN? OR DATABANK? OR STORAGE OR DB OR RECORD? ? OR SERVER OR CENTRAL() FILE
S4	502741	MOTOR? OR VEHICLE? OR AUTOMOBILE? OR CAR OR CARS
S5	3160	DMV OR MVA OR DEPARTMENT(1W) MOTOR OR MOTOR(1W) ADMINISTRATI-ON OR INSURANCE() COMPAN???
S6	154	S2(S) S3
S7	32	S6(S) S4
S8	85	S2(S) S4
S9	41	S8(S) S5
S10	56	S6(S) S5
S11	85	S7 OR S9 OR S10
S12	48	S11 AND IC=G06F-017/60

? show file

File 348:EUROPEAN PATENTS 1978-2004/Feb W03
(c) 2004 European Patent Office

File 349:PCT FULLTEXT 1979-2002/UB=20040219,UT=20040212
(c) 2004 WIPO/Univentio

12/3,K/1 (Item 1 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
(c) 2004 European Patent Office. All rts. reserv.

01581718

Automated negotiation agent and method of evaluation risk
Automatischer Makler und Verfahren zur Risikobewertung
Agent d'automatisation de la negotiation et methode d'evaluation du risque
PATENT ASSIGNEE:

Hewlett-Packard Company, (206037), 3000 Hanover Street, Palo Alto, CA
94304, (US), (Applicant designated States: all)

INVENTOR:

Casassa Mont, Marco, 80 Railton Jones Close, Stoke Gifford, Bristol BS34
8BF, (GB)

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Byde, Andrew Robert, 160 Richmond Road, Montpellier, Bristol BS6 5ES,
(GB)

Cliff, David Trevor, 124 Coronation Road, Southville, Bristol BS3 1AZ,
(GB)

LEGAL REPRESENTATIVE:

Lawrence, Richard Anthony et al (78122), Hewlett-Packard Limited, IP

Section, Building 3, Filton Road, Stoke Gifford, Bristol BS34 8QZ, (GB)

PATENT (CC, No, Kind, Date): EP 1313054 A2 030521 (Basic)

EP 1313054 A3 040121

APPLICATION (CC, No, Date): EP 2002257945 021119;

PRIORITY (CC, No, Date): GB 127743 011120

DESIGNATED STATES: AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES; FI; FR; GB; GR;

IE; IT; LI; LU; MC; NL; PT; SE; SK; TR

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: G06F-017/60

ABSTRACT WORD COUNT: 207

NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200321	822
SPEC A	(English)	200321	3938
Total word count - document A			4760
Total word count - document B			0
Total word count - documents A + B			4760

INTERNATIONAL PATENT CLASS: G06F-017/60

...SPECIFICATION example, as the headquarters building is strategic, AAA is not willing to insure it with **insurance companies** that are not reasonably trustworthy, even if cheaper insurances are potentially available. Instead, such a risk could be acceptable when dealing with the insurance of its **car** fleet. In principle, of course, AAA wants to minimise the amount of money it has...

...the same time reduce the overall risk by insuring its assets with trusted and reliable **insurance companies**.

The negotiation engine 8 makes use of levels of risk and trust measured at different...

12/3,K/2 (Item 2 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS

(c) 2004 European Patent Office. All rts. reserv.

01555005

Qualification information management method and apparatus

Vorrichtung und Verfahren zur Verwaltung von Qualifikationsinformationen

Procede et dispositif de gestion d'informations de qualifications

PATENT ASSIGNEE:

Hitachi, Ltd., (204151), 6, Kanda Surugadai 4-chome, Chiyoda-ku, Tokyo
101-8010, (JP), (Applicant designated States: all)

INVENTOR:

Matsushima, Hideo, Hitachi, Ltd., Int. Prop. Gr., New Marunouchi Bldg.,
5-1, Marunouchi 1-chome, Chiyoda-ku, Tokyo 100-8220, (JP)
Kaneto, Kunikazu, Hitachi, Ltd., Int. Prop. Gr., New Marunouchi Bldg.
5-1, Marunouchi 1-chome, Chiyoda-ku, Tokyo 100-8220, (JP)
Oguri, Tadakazu, Hitachi, Ltd., Int. Prop. Gr., New Marunouchi Bldg. 5-1,
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Imura, Toshiya, Hitachi, Ltd., Int. Prop. Gr., New Marunouchi Bldg. 5-1,
Marunouchi 1-chome, Chiyoda-ku, Tokyo 100-8220, (JP)

LEGAL REPRESENTATIVE:

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Munchen, (DE)

PATENT (CC, No, Kind, Date): EP 1293921 A1 030319 (Basic)

APPLICATION (CC, No, Date): EP 2002020462 020912;

PRIORITY (CC, No, Date): JP 2001280909 010917; JP 200273484 020318

DESIGNATED STATES: DE; FR; GB

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: **G06F-017/60**

ABSTRACT WORD COUNT: 103

NOTE:

Figure number on first page: 3

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200312	1685
SPEC A	(English)	200312	19340
Total word count - document A			21025
Total word count - document B			0
Total word count - documents A + B			21025

INTERNATIONAL PATENT CLASS: **G06F-017/60**

...SPECIFICATION the insurance contract (if the compensation conditions described by the insurance contract are satisfied), the **insurance company** 5 pays the insurance (compensation) based on the damage on the corporation 2 to the corporation 2. The **insurance** can be paid **not** only with money but also with labor. If the insurance is paid to the corporation 2, the **insurance company** 5 immediately reports the payment **record** to the management company 1.

If it becomes clear according to the survey of the...

12/3,K/3 (Item 3 from file: 348)

DIALOG(R)File 348:EUROPEAN PATENTS

(c) 2004 European Patent Office. All rts. reserv.

01447517

BUSINESS IMPROVEMENT SUPPORTING SYSTEM AND METHOD THEREFOR

GESCHAFTSVERBESSERTUNGSUNTERSTUTZUNGSSYSTEM UND VERFAHREN DAFUR

SYSTEME DE SOUTIEN A L'AMELIORATION DES AFFAIRES ET PROCEDE ASSOCIE

PATENT ASSIGNEE:

Utsumi, Yasufumi, (4163690), 1-4-107, Mihama, Urayasu-shi, Chiba 279-0011
, (JP), (Applicant designated States: all)

INVENTOR:

Utsumi, Yasufumi, 1-4-107, Mihama, Urayasu-shi, Chiba 279-0011, (JP)

LEGAL REPRESENTATIVE:

Beresford, Keith Denis Lewis (28274), 2-5 Warwick Court High Holborn,
London WC1R 5DH, (GB)

PATENT (CC, No, Kind, Date): EP 1351175 A1 031008 (Basic)
WO 2002056224 020718

APPLICATION (CC, No, Date): EP 2001976865 011029; WO 2001JP9487 011029

PRIORITY (CC, No, Date): JP 2001650 010105

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;
LU; MC; NL; PT; SE; TR

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: G06F-017/60

ABSTRACT WORD COUNT: 154

NOTE:

Figure number on first page: 0001

LANGUAGE (Publication,Procedural,Application): English; English; Japanese

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200341	2027
SPEC A	(English)	200341	17923
Total word count - document A			19950
Total word count - document B			0
Total word count - documents A + B			19950

INTERNATIONAL PATENT CLASS: G06F-017/60

...SPECIFICATION time.

(Continuous promotion to existing customers who have purchased an
automobile insurance through an automobile **insurance company** .

(Changeover sales of a higher added value product to existing customers
who have purchased an **automobile** insurance through an **automobile**
insurance company .

(2) Value provision factors

1. Customer segment (to whom)

Groping customers according to combinations of...

12/3,K/4 (Item 4 from file: 348)

DIALOG(R)File 348:EUROPEAN PATENTS

(c) 2004 European Patent Office. All rts. reserv.

01437234

**System and method of providing a replacement of a replaceable product of an
insurance claim**

**System und Methode zur Bereitstellung von Ersatz fur ein ersetzbares
Produkt eines Versicherungsanspruch**

**Systeme et methode pour fournir un remplacement d'un produit remplaceable
d'un reglement de sinistre**

PATENT ASSIGNEE:

ScalePoint Technologies Limited, (3981920), Fredericiagade 31, 1310
Copenhagen K, (DK), (Applicant designated States: all)

INVENTOR:

Heering, Peter, Jens Juulsgade 8, 2100 Copenhagen, (DK)

LEGAL REPRESENTATIVE:

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Alle 7, 2900 Hellerup, (DK)

PATENT (CC, No, Kind, Date): EP 1220131 A2 020703 (Basic)
EP 1220131 A3 030611

APPLICATION (CC, No, Date): EP 2001610125 011207;

PRIORITY (CC, No, Date): DK 352000018 001207

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;
LU; MC; NL; PT; SE; TR

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: G06F-017/60

ABSTRACT WORD COUNT: 183

NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200227	1620
SPEC A	(English)	200227	8219
Total word count - document A			9839
Total word count - document B			0
Total word count - documents A + B			9839

INTERNATIONAL PATENT CLASS: G06F-017/60

...SPECIFICATION order confirmation in the form of an e-mail is generated and sent to the **insurance company** /first part of the system. The order confirmation preferably comprises information relating to the name and address of the client (e.g. only if the **insurance** claim number is **not** correctly input into the company's **database**), the client's insurance claim number, used amount of the compensation amount, specification of the...

12/3,K/5 (Item 5 from file: 348)

DIALOG(R) File 348:EUROPEAN PATENTS

(c) 2004 European Patent Office. All rts. reserv.

01392369

INSURANCE DESCRIPTIONS ADJUSTING SYSTEM

EINSTELLSYSTEM FUR VERSICHERUNGSBESCHREIBUNGEN

SYSTEME D'ADAPTATION DE DESCRIPTION D'ASSURANCE

PATENT ASSIGNEE:

MATSUSHITA ELECTRIC INDUSTRIAL CO., LTD., (216883), 1006, Oaza-Kadoma,
Kadoma-shi, Osaka 571-8501, (JP), (Applicant designated States: all)

INVENTOR:

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YOSHIMURA, Yasuo, 2363-303, Koizumi-cho, Yamatokoriyama-shi, Nara
639-1042, (JP)

YAMAMOTO, Masayo, 112-7, Kitanishi-cho, Yamatokoriyama-shi, Nara 639-1025
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KAGEYAMA, Yukitoshi, 3-6-11-101, Toko-cho, Moriguchi-shi, Osaka 570-0035,
(JP)

LEGAL REPRESENTATIVE:

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PATENT (CC, No, Kind, Date): EP 1313043 A1 030521 (Basic)
WO 2001097119 011220
APPLICATION (CC, No, Date): EP 2001938676 010614; WO 2001JP5085 010614
PRIORITY (CC, No, Date): JP 2000180338 000615; JP 2001152077 010522
DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;
LU; MC; NL; PT; SE; TR
EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI
INTERNATIONAL PATENT CLASS: **G06F-017/60**
ABSTRACT WORD COUNT: 134
NOTE:

Figure number on first page: 01

LANGUAGE (Publication,Procedural,Application): English; English; Japanese
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200321	1703
SPEC A	(English)	200321	23587
Total word count - document A			25290
Total word count - document B			0
Total word count - documents A + B			25290

INTERNATIONAL PATENT CLASS: **G06F-017/60**

...SPECIFICATION by positively reflecting the above confirmation in the
insurance descriptions. As a result, risks of **insurance company** would
decrease, and the load of insurance contractor could be alleviated.

In the present insurance...vehicle when the state of conditions is
positively reflected in the insurance descriptions. Thereby, an
insurance company can lower the risks, and the load of contractor may
be alleviated.

Still further, if...

12/3,K/6 (Item 6 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
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01372071

Sales method, systems and apparatus
Verkaufsverfahren und Verkaufssystem
Procede, systeme et dispositif de vente

PATENT ASSIGNEE:

SONY CORPORATION, (214022), 7-35, Kitashinagawa 6-chome Shinagawa-ku,
Tokyo, (JP), (Applicant designated States: all)

INVENTOR:

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LEGAL REPRESENTATIVE:

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PATENT (CC, No, Kind, Date): EP 1168224 A1 020102 (Basic)

APPLICATION (CC, No, Date): EP 2001305575 010627;

PRIORITY (CC, No, Date): JP 2000201461 000629

DESIGNATED STATES: DE; FR; GB

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: **G06F-017/60**

ABSTRACT WORD COUNT: 43

NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200201	2366
SPEC A	(English)	200201	10052
Total word count - document A			12418
Total word count - document B			0
Total word count - documents A + B			12418

INTERNATIONAL PATENT CLASS: G06F-017/60

...SPECIFICATION navigator selection box A1 is determined as follows.

The information associated with the user's **car** inputted in the insurance ordering screen of FIG. 6 is sent to **not** only the **insurance company server 2** but also the sales company **server 3** for example. On the basis of the supplied **car** -associated information such as model name and model year, the sales company **server 3** searches its **database** for a **car** navigator which can be installed on the user's **car** and displays the product number of the retrieved **car** navigator in **car** navigator selection area A1.

Namely, in the present embodiment, on the basis of the information... when the user receives various services as described above, the user terminal apparatus 1 accesses **not** only the **insurance company server 2** but also other servers such as the sales company **server 3**, the maker **server 4**, and service shop **server 5**, the telecommunication carrier **server 6**, and the finance company **server 7**. Namely, the user terminal apparatus 1 accesses the servers of different business forms and ...

...and intangible products, the payment settlement for the purchase, the appointment of the date of **car** navigator installment, the contracting a wireless terminal device to be installed on the **car** navigator, and other services by only a single operational flow without being aware of the...

...example, the network site which the user accesses first is not limited to the insurance **server 2**. The user may first access the sales company **server 3** to check the stock and delivery status of a desired **car** navigator, access the service shop **server 5** to check to see if the user can have his **car** navigator installed on a desired day, and then access the insurance **server 2** for finally ordering **automobile** insurance.

It will be apparent to those skilled in the art that the present invention...

12/3,K/7 (Item 7 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
(c) 2004 European Patent Office. All rts. reserv.

01361791

Monitoring system for determining and communicating a cost of insurance
Überwachungssystem zum Bestimmen und Übermitteln von Versicherungskosten
Systeme de surveillance pour determiner et communiquer le cout d'une assurance

PATENT ASSIGNEE:

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PATENT (CC, No, Kind, Date): EP 1160707 A1 011205 (Basic)

APPLICATION (CC, No, Date): EP 2001303501 010417;

PRIORITY (CC, No, Date): US 571650 000515

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI; LU; MC; NL; PT; SE; TR

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: G06F-017/60

ABSTRACT WORD COUNT: 95

NOTE:

Figure number on first page: NONE

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200149	617
SPEC A	(English)	200149	5744
Total word count - document A			6361
Total word count - document B			0
Total word count - documents A + B			6361

INTERNATIONAL PATENT CLASS: G06F-017/60

...SPECIFICATION F. observation of traffic signs.

4. Driver identification

With reference to FIGURE 3, an exemplary **motor vehicle** is shown in which the necessary apparatus for implementing the subject invention is included. An on-board computer 300 monitors and **records** various sensors and operator actions to acquire the desired data for determining a fair cost of **insurance**. Although **not** shown therein, a plurality of operating sensors are associated with the **motor vehicle** to monitor a wide variety of raw data elements. Such data elements are communicated to the computer through a connections cable which is operatively connected to the **vehicle** data bus 304 through an SAE-J1978 connector, or OBD-II connector or other **vehicle** sensors 306. A driver input device 308 is also operatively connected to the computer 300 through connector 307 and cable 302. The computer is powered through the **car** battery 310, a conventional generator system, a battery or a solar based system (not shown). Tracking of the **vehicle** for location identification can be implemented by the computer 300 through navigation signals obtained from ...

12/3,K/8 (Item 1 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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01057810 **Image available**

SYSTEM FOR COLLECTING STORING PRESENTING AND ANALYZING IMMUNIZATION DATA
HAVING REMOTE STATIONS IN COMMUNICATION WITH A VACCINE AND DISEASE
DATABASE OVER A NETWORK

**SYSTEME DE COLLECTE, DE STOCKAGE, DE PRESENTATION ET D'ANALYSE DE DONNEES
DE VACCINATION DANS LEQUEL DES STATIONS ELOIGNEES COMMUNIQUENT AVEC UNE
BASE DE DONNEES DE VACCINATION ET DES MALADIES AU SEIN D'UN RESEAU**

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200387996 A2-A3 20031023 (WO 0387996)

Application: WO 2003US11119 20030411 (PCT/WO US2003011119)

Priority Application: US 2002371720 20020412; US 2003373590 20030226

Designated States: AE AG AL AM AT (utility model) AT AU AZ BA BB BG BR BY

BZ CA CH CN CO CR CU CZ (utility model) CZ DE (utility model) DE DK

(utility model) DK DM DZ EC EE (utility model) EE ES FI (utility model)

FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU

LV MA MD MG MK MN MW MX MZ NI NO NZ OM PH PL PT RO RU SC SD SE SG SK

(utility model) SK SL TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW

(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PT RO SE

SI SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 12350

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... vaccines, have adverse reactions to vaccines, exhibit disease
symptoms, or otherwise desire access to a **database** of disease and
immunization data can include, but are not limited to, soldiers and their
...

...Customers and POSs that need access to, as well as collect the data for,
the **database** of disease and immunization data can include, but are not
limited to, national government facilities...

...service (POSs) 30, and payors 46 for services. The payors 46 can
include, but are **not** limited to, **insurance companies** 48 and the
patient 50.

[00035] As described below in connection with FIGURE 2, the...

12/3,K/9 (Item 2 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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01008701 ****Image available****

STOLEN CAR SECURING INFORMATION MANAGING DEVICE

**DISPOSITIF DE GESTION D'INFORMATIONS RELATIVES A LA SAISIE D'UNE VOITURE
VOLEE**

Patent Applicant/Inventor:

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NAGAI Haruo, Nagai Certified Public Accountant Office, 23-10,
Minamiejima, Suzuka-shi, Mie 510-0235, JP, JP (Residence), JP
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1-chome, Chiyoda-ku, Tokyo 100-0006, JP,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200338697 A1 20030508 (WO 0338697)

Application: WO 2001JP9486 20011029 (PCT/WO JP0109486)

Priority Application: WO 2001JP9486 20011029

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU

SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: Japanese

Filing Language: Japanese

Main International Patent Class: G06F-017/60

English Abstract

If a **car** is stolen but is **not** discovered/secured, an **insurance company** for indemnifying the insurant for the stolen **car** may have to pay a large amount of insurance according to the **automobile** insurance. In the prior art, discovery and securement of a stolen **car** are done by the police in response to a robbery report filed by the owner of the stolen **car** but are still difficult because of the limit to the human resources. Moreover, the information on the stolen **car** is not generally made open to the public like the so-called "wanted criminal". The...

...of the invention is to enable general people to use such information on the stolen **car** and to promote discovery of the stolen **car** by people in place of the police. In order to achieve this object, therefore, a stolen **car** securing information managing device is used. This managing device holds information on a stolen **car**, provided by the **insurance company** so that the information may be easily used with a mobile telephone by general people. When the stolen **car** is secured, the managing device acquires information on the securement and holds it so that it may be sent to the **insurance company**.

12/3,K/10 (Item 3 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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01000050 **Image available**

MACHINE-IMPLEMENTABLE PROJECT FINANCE ANALYSIS AND NEGOTIATING TOOL
SOFTWARE, METHOD AND SYSTEM

LOGICIEL D'OUTIL DE NEGOCIATION ET D'ANALYSE FINANCIERES DE PROJET POUVANT
ETRE IMPLEMENTE SUR MACHINE, ET PROCEDE ET SYSTEME CORRESPONDANTS

Patent Applicant/Assignee:

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Legal Representative:

MCKEOWN James F (agent), Crowell & Moring L.L.P., P.O. Box 14300,
Washington, DC 20044-4300, US,
Patent and Priority Information (Country, Number, Date):
Patent: WO 200330058 A1 20030410 (WO 0330058)
Application: WO 2001US30716 20011001 (PCT/WO US0130716)
Priority Application: US 2000676248 20000929; US 2001781964 20010214
Designated States: CA JP
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
Publication Language: English
Filing Language: English
Fulltext Word Count: 80121
Main International Patent Class: G06F-017/60
Fulltext Availability:
Detailed Description

Detailed Description

... cash flow problems. The PFANT implements the deferral as a loan given to the project **company**. That is, while the full amount of fees that is due is paid and appears...I.

The case file, whose structure is shown in Figure 1 j, functions as a **data bank** and is linked to the product cost calculation files and the cash flow calculation spreadsheet. Each currency, capital expenditure contract etc. is described by an individual **record**. The individual **records** make up a data subset (e.g. the loan data subset). The data subsets in the case file are sequentially read. The user can call up, modify or delete individual **records**. If she deletes a **record**, the **records** with a higher index position are moved into a lower positions. New entries are added to the end of the data subset. The user gives the **record** a name (e.g. Loan I). She can access the **record** by writing its name in a combo box or ...the user writes the name into the combo box. The PFANT software loads the corresponding **record** if the name is equal to an existing **record** name. If no match is found, the entry fields corresponding to the subset are cleared...her the required range. Her earlier entries in that specific field are cleared. As data **records** (e.g. for a loan) can be quite large, the immediate "as you type" feedback is better than the standard data validation technique that validates a data **record** once the Enter button is pressed to write the data subset into a file. This prevents...entry field is empty (as illegal entries are impossible).

The user can only delete a **record** if the data in the **record** are not necessary to perform calculations. E.g. if the user has entered a project ...

...price. The PFANT prevents illegal delete-operations.

C. Direct Calculation Results

Once entries for a **record** (e.g. an individual loan or a capital expenditure contract) have been made, the user...currency which can be later selected for linking with currency-convertible items.

An additional currency **record** consists of the currency name, the exchange rate at project start, an exchange rate array...software. The user is not allowed to delete a currency that is in use. All **records** are searched for the name of the currency that the user wants to delete. If the currency is found in a **record**, the ...in loan-financed CAPEX contracts are automatically reflected in the loan amount(s). The loan **record** (s) contain(s) the name of the contract(s) that is (are) financed. The loan...

12/3,K/11 (Item 4 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00963611 **Image available**
**EXTENDED WEB ENABLED MULTI-FEATURED BUSINESS TO BUSINESS COMPUTER SYSTEM
FOR RENTAL VEHICLE SERVICES**
**SYSTEME INFORMATIQUE INTERENTREPRISES A ELEMENTS MULTIPLES A ACCES INTERNET
POUR SERVICES DE LOCATION DE VEHICULES**

Patent Applicant/Assignee:

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US)

Patent Applicant/Inventor:

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63043, US, US (Residence), US (Nationality), (Designated only for: US)

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KLOPFENSTEIN Anita K, 433 Schwarz Road, O'Fallon, IL 62269, US, US
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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200297700 A2 20021205 (WO 0297700)

Application: WO 2001US51431 20011019 (PCT/WO US0151431)

Priority Application: US 2000694050 20001020

Parent Application/Grant:

Related by Continuation to: US 2000694050 20001020 (CIP)

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU
CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU
SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 237932

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... results and

allowed to select a vehicle. The invention may, if agreed to
by the **insurance** company, and possibly conditioned on the
physical inspection of the car by the customer, then...Then create a
duplicate copy of this file in the QTEMP Temporary Job Session library

without copying any data within the file.

Confidential Page 43 of 246 8/11/00

ARMS...Page 88 of 246 8/11/00

- I

ARMS Process Report

IB19 - Retrieves AMXB00 file **record** trading partner's branch claims office (BCO) information by the passed ENTERPRISE CUSTOMER ID

IB21 - Retrieves AMCLSTBL file ARMS **Vehicle** Class Description and Rate

Code Table information by the passed ECARS **VEHICLE** CLASS CODE

IB31 - Retrieves AMXREF Rental Transaction Cross-Reference, AMXBCOLI

Branch Claims Office and RESERVATION//TI ID

IB71 - Retrieves AMXBCOLI, ARMSPRI file information by the passed ENTERPRISE CUSTOMER ID

IB81 - Retrieves ARMSPRI file **record** information by the passed ENTERPRISE

CUSTOMER ID

IB91 - Retrieves AMXREF file record information by the passed RENTAL LOCATION ID and RESERVATION//Ticket ID

(*Note: Branch Claims...one

for ECARS used by ERAC branches for the rental administration of their group's **vehicles** ; and one for Claims connection used by the National Reservations Call Center staff for, the...

12/3,K/12 (Item 5 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00959204 **Image available**

APPARATUS AND METHOD FOR PATIENT DATA MANAGEMENT

APPAREIL ET PROCEDE DE GESTION DE DONNEES SUR DES PATIENTS

Patent Applicant/Assignee:

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Patent Applicant/Inventor:

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ST CLAIR Nancy, 56 Lloyd Avenue, Melvern, PA 19355, US, US (Residence),
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STRECKER Robert J, 920 Lansing Street, Philadelphia, PA 19111, US, US
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Legal Representative:

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Indianapolis, IN 46204, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200293312 A2-A3 20021121 (WO 0293312)

Application: WO 2002US15389 20020515 (PCT/WO US0215389)

Priority Application: US 2001291043 20010515; US 2001327496 20011005

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO

RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG US UZ VN YU ZA ZM ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 24134

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... sensed data) and device data (e.g., air temperature within an infant incubator) are typically **not** utilized by the **insurance company**, and therefore, are not collected by the data systems employed by the **insurance companies**. Moreover, while certain hospital data systems have been useful in collecting certain types of sensory...

12/3,K/13 (Item 6 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2004 WIPO/Univentio. All rts. reserv.

00939231 **Image available**

LIFE INSURANCE PRODUCTS UNDER A SINGLE APPROVED FORM

PRODUITS D'ASSURANCE-VIE SOUS FORME REGLEMENTAIRE UNIQUE

Patent Applicant/Assignee:

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US (Nationality)

Inventor(s):

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N.W., Washington, DC 20004-2401, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200273360 A2-A3 20020919 (WO 0273360)

Application: WO 2002US7534 20020313 (PCT/WO US0207534)

Priority Application: US 2001275030 20010313; US 2001333748 20011129

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO

RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZM ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 118771

Main International Patent Class: G06F-017/60

Fulltext Availability:

Claims

Claim

... the new policies will be issued based on the results of the new underwriting. If **no** evidence is provided the new policies will be issued on the same basis as the...

...Insurance Charges and Net Amount at risk. This option may not be added post issue **without** underwriting. The rider would only provide increase death benefit coverage for premiums actually paid on...Not material change

No impact on target

Same COI charges and other charges

Recalculate GLP

No surrender charge if greater death benefit in coverage segment is greater than or equal to...Z GMD B Pr ein x(+ gum i)

j=1 j=1

Then the policy will **not** lapse, however, the account value will be allowed to carry forward at a negative balance...MEC. (There should also be some indication of the prior MEC status from the prior **insurance company**, such as the policy account value was subject to withholding, etc, that may cause further...

12/3,K/14 (Item 7 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2004 WIPO/Univentio. All rts. reserv.

00934927 **Image available**

**SYSTEM AND METHOD OF DISPENSING INSURANCE THROUGH A COMPUTER NETWORK
SYSTEME ET PROCEDE POUR DISTRIBUER LES POLICES D'ASSURANCES AU MOYEN D'UN
RESEAU INFORMATIQUE**

Patent Applicant/Assignee:

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US (Residence), US (Nationality)

INTERNATIONAL INSURANCE GROUP INC, 1300 South Milton, Suite 224,
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Legal Representative:

WATTS Allan W (agent), Snell & Wilmer L.L.P., One Arizona Center, 400
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Patent and Priority Information (Country, Number, Date):

Patent: WO 200269080 A2-A3 20020906 (WO 0269080)

Application: WO 2002US1378 20020118 (PCT/WO US0201378)

Priority Application: US 2001262534 20010118

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO

RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZM ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 9925

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... agent, by telephone, or by e-mail. Customers (e.g., customer 102) may contact the **insurance companies** (e.g., 111) directly, through an insurance agent, or through the present invention (e.g... ..or information industry). Other businesses 141 may include, for example, dealers for equipment (e.g., **cars** or recreational **vehicles**) that may be insured, travel agents, and the like, but generally will **not** include licensed **insurance** agents. Insurance agents (e.g., 121

8

and 122) may be licensed insurance agents who...e.g. a plurality of policies, but rates for other policies may also be provided **without** identifying the **insurance company** (e.g. to appeal to customers who may have a low opinion of the **insurance company** or may wish to purchase **insurance without** considering the reputation of the company).

An exemplary embodiment of the present invention includes in...g., advertiser's 131 or other businesses 141, non-agents generally being anyone who is **not** a licensed **insurance** agent and whose main business is other than selling insurance); and general agent 160 may...levels of government or other entities (e.g., verifying the license and registration of a **vehicle** , verifying the customer's driving **record** , appraising the value of property, checking claims history, and the like). In some embodiments, step...

...performed via the Internet, and in some situations may be automatically performed (e.g., by **server** 150).

If the customer data is found to be inconsistent in a relevant way with ...

12/3,K/15 (Item 8 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00933152 **Image available**

EXTENDED WEB ENABLED MULTI-FEATURED BUSINESS TO BUSINESS COMPUTER SYSTEM FOR RENTAL VEHICLE SERVICES
SYSTEME INFORMATIQUE ETENDU ENTRE ENTREPRISES, A FONCTIONS MULTIPLES, FONCTIONNANT SUR LE WEB, POUR DES SERVICES DE LOCATION DE VEHICULES

Patent Applicant/Assignee:

THE CRAWFORD GROUP INC, 600 Corporate Park Drive, St. Louis, MO 63105, US
, US (Residence), US (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

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DE VALLANCE Kimberly Ann, 2037 Silent Spring Drive, Maryland Heights, MO 63043, US, US (Residence), US (Nationality), (Designated only for: US)

HASELHORST Randall Allan, 1016 Scenic Oaks Court, Imperial, MO 63052, US, US (Residence), US (Nationality), (Designated only for: US)

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TINGLE William T, 17368 Hilltop Ridge Drive, Eureka, MO 63025, US, US (Residence), US (Nationality), (Designated only for: US)

KLOPFENSTEIN Anita K, 433 Schwarz Road, O'Fallon, IL 62269, US, US (Residence), US (Nationality), (Designated only for: US)

Legal Representative:

HAFERKAMP Richard E (et al) (agent), HOWELL & HAFERKAMP, L.C., Suite
1400, 7733 Forsyth Blvd., St. Louis, MO 63105-1817, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200267175 A2 20020829 (WO 0267175)

Application: WO 2001US51437 20011019 (PCT/WO US0151437)

Priority Application: US 2000694050 20001020

Parent Application/Grant:

Related by Continuation to: US 2000694050 20001020 (CIP)

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU

SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 243912

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... provided from this second mainframe to various levels of the
multilevel business organization comprising the **insurance
company** . In effect, with this additional mainframe and
dedicated pipeline access, various individuals at the
insurance company were permitted to directly interact with the
integrated business computer network of the vehicle rental...

...Historically, the
replacement car market engendered large numbers of telephone
calls being placed between the **insurance company** , the rental
company, and the body shop where vehicle repair was being
performed in order...

...for services, and subsequent billing of the
rental service and processing the billing to the **insurance
company** for payment.

While the implementation of this system was successful
and represented a tremendous step forward in automating the
business relationship between the **insurance company** and the
vehicle rental company, it did have certain limitations. For
example, a specific communication...

...had to be established
between the rental vehicle company and the particular users at
the **insurance company** designated to have access to this
system. Thus, special attention and some modicum of expense...

...of the second mainframe allowing for pipeline connections at
various levels of the multi-tiered **insurance company** was a
significant step forward in automating the business
relationship between the two business partners...45 p.m. and midnight
would not get functional acknowledgements sent back ARMS Trading Partner
Insurance Company and would **not** show ul@ on our daily porting because

the receive unwrapper job wasn't active until...

12/3,K/16 (Item 9 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00923852 **Image available**

**SYSTEM AND METHOD FOR MANAGING RENTALS FROM A RENTAL SERVICE PROVIDER
SYSTEME ET PROCEDE DE GESTION DE LOCATIONS PAR UN FOURNISSEUR DE SERVICE DE
LOCATION**

Patent Applicant/Assignee:

ANC RENTAL CORPORATION, 200 South Andrews Avenue, Fort Lauderdale, FL
33301, US, US (Residence), US (Nationality)

Inventor(s):

HUBBARD Donald Bruce, 5871 Londonair Boulevard, Hudson, OH 44236, US,
BETTING Daniel Lee, 20578 Royalton Road, Strongsville, OH 44149, US,

Legal Representative:

HOUSER Kirk D (agent), Eckert Seamans Cherin & Mellott, LLC, 44th Floor,
600 Grant Street, Pittsburgh, PA 15219, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200257888 A2-A3 20020725 (WO 0257888)

Application: WO 2002US1620 20020118 (PCT/WO US0201620)

Priority Application: US 2001766550 20010119

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO

RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZM ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 11971

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... system 120 is a web-enabled,
vehicle rental management tool for claims adjusters at an **insurance company** to utilize in communication with a **vehicle** rental service provider. This management tool allows all "interested" parties to remotely review, edit and/or update a particular 1 5 **vehicle** rental claim file. The **vehicle** rental management system 120 eliminates phone traffic between the **insurance company** and the **vehicle** rental service provider, thereby leveraging claims adjusters' and claims managers' time and productivity. The reporting...
...files by exception (e.g., over x number of days or extensions) to eliminate problem **vehicle** rentals before they occur. **Without** this tool, **insurance companies** are only made aware of a "problem" claim file as the invoice is submitted, which...
...any suitable corrective action. With this system 120, management can intervene, as necessary, to reduce **vehicle** rental severity before the **vehicle** rental is concluded.

The exemplary vehicle rental management systems 80,120 employ an

on-line...

12/3,K/17 (Item 10 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00914716 **Image available**

BAR CODED BILL PAYMENT SYSTEM AND METHOD
SYSTEME ET PROCEDE DE PAIEMENT DE FACTURES A L'AIDE DE CODES-BARRES

Patent Applicant/Inventor:

MEYER John, 7949 E. San Luis Drive, Orange, CA 92869, US, US (Residence),
US (Nationality)

KROUSE Lou, 6537 Abbottswood Drive, Rancho Palos Verdes, CA 90275, US, US
(Residence), US (Nationality)

Legal Representative:

DRUCKER Kevin M (et al) (agent), Hayes, Soloway, Hennessey, Grossman &
Hage, P.C., 130 W. Cushing Street, Tucson, AZ 85701, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200248835 A2-A3 20020620 (WO 0248835)

Application: WO 2001US48442 20011214 (PCT/WO US0148442)

Priority Application: US 2000737011 20001214

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU

SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 27854

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... payment option could be used when buyer desire is at its highest
level.

Exqmples 3: **Automobile** Insurance P%lme

Insurance companies have varying grace periods within which to pay
their

insurance premiums, beyond which the policy...

...If a policy is canceled due to nonpayment, depending on the prior
payment history, the **insurance** carrier may **not** want to reissue
another insurance policy because of a previous poor payment **record** .
Therefore, given the gravity of the possible consequences, time is of the
essence when it...

12/3,K/18 (Item 11 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00907107 **Image available**

SYSTEM AND METHOD FOR ISSUING AND MANAGING A PORTFOLIO OF CREDIT INSURANCE

POLICIES

**SYSTEME ET PROCEDE PERMETTANT D'ETABLIR ET DE GERER UN PORTEFEUILLE DE
POLICES D'ASSURANCE-CREDIT**

Patent Applicant/Inventor:

BRETVIN Gunnar, Asaveien 22, N-0362 Oslo, NO, NO (Residence), NO
(Nationality)

Legal Representative:

LEISTAD Geirr I (agent), Jongstubben 19, N-1337 Sandvika, NO;

Patent and Priority Information (Country, Number, Date):

Patent: WO 200241213 A1 20020523 (WO 0241213)

Application: WO 2001NO456 20011116 (PCT/WO NO0100456)

Priority Application: NO 20005848 20001117

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD

SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 6462

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... customer has Previous Credit Insurance Loans 302. If no previous
record is
established the Credit **Insurance Company** 103 the system will Create
Temporary Umbrella Cover 303 and automatically start the process File...
customer has Previous Credit Insurance Loans 302. If no previous record
is
established the Credit **Insurance Company** 103 the system will Create
Temporary Umbrella Cover 303 and automatically start the process File...

12/3,K/19 (Item 12 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00903170 **Image available**

**INTEGRATED LIFE PLANNING METHOD AND SYSTEMS AND PRODUCTS FOR IMPLEMENTATION
PROCEDE INTEGRE DE PLANIFICATION DE VIE ET SYSTEMES ET PRODUITS POUR SON
APPLICATION**

Patent Applicant/Inventor:

PARKER Denise, P.O. Box 511, Sunland, CA 91041, US, US (Residence), US
(Nationality)

Legal Representative:

SCHEIN Daniel B (agent), Brinks, Hofer, Gilson & Lione, P.O. Box 10087,
Chicago, IL 60610, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200237235 A2-A3 20020510 (WO 0237235)

Application: WO 2001US50749 20011019 (PCT/WO US0150749)

Priority Application: US 2000242283 20001020

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD

SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 21327

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... certificates will be needed by.

EACH BANK (Not each account)
BANK NAME BR4NCH ACCOUNTNUMBER
EACH **INSURANCE** **COMPANY** (**Not** for each policy)
COMPANY NAME PHONE NUMBER ACCOUNTNUMBER
STOCK BONDS OR ANNUITIES (I per company...

...complete the information needed)

SOCIAL SECURITY (Required for \$ 255.00 death benefit to surviving spouse)

DEPARTMENT OF MOTOR VEHICLES (To change the title of the **cars** .

Only one is
needed)

NOTE: KEEP IN MIND DEATH CERTIFICATES WILL BE NEEDED FOR
ANYTHING...

12/3,K/20 (Item 13 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00893450 **Image available**

**BUSINESS METHOD FOR INTERMEDIATING THE THINGS BY LOAN OF USE USING THE
NETWORK AND COMPUTER READABLE MEDIUM HAVING STORED THEREON COMPUTER
EXECUTABLE INSTRUCTION FOR PERFORMING THE METHOD
PROCEDE COMMERCIAL D'INTERMEDIATION DE PRET DE CHOSSES PAR UTILISATION DE
RESEAU ET D'UN SUPPORT DE LECTURE INFORMATIQUE CONTENANT DES
INSTRUCTIONS EXECUTABLES PERMETTANT DE METTRE EN OEUVRE LE PROCEDE**

Patent Applicant/Inventor:

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Gwanak-gu, Seoul 151-010, KR, KR (Residence), KR (Nationality)

Legal Representative:

RYU Wan-Su (et al) (agent), Byukcheon B/D. 4F, 1597-5, Seocho-dong,
Seocho-gu, Seoul 137-876, KR,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200227594 A1 20020404 (WO 0227594)

Application: WO 2001KR1550 20010915 (PCT/WO KR0101550)

Priority Application: KR 200054414 20000916; KR 200135208 20010620

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU
CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU SD
SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English
Filing Language: Korean
Fulltext Word Count: 9107

Main International Patent Class: G06F-017/60
Fulltext Availability:
Detailed Description

Detailed Description

... contents 711, etc. may be mentioned. In addition, if the automobile is covered by **insurance** or **not** 712 may be added to the information since it is the important matter on exchanging the **automobile**. For example of the security items for the **automobile** insurance 713, personal security 1, personal security 2, impersonal security, body of oneself(bodily injury), accident of **automobile** without
17
insurance, **automobile** of one's own, etc may be mentioned. In addition, the amount of money that...
...money 714 corresponding to the items should be also input. The detailed reference whether the **automobile** is covered by **insurance** or **not** 715 allows the user to know the insurant's driving habit. The detailed reference 715...
...of the driver and this information may be obtained by cooperation or business sharing with
insurance companies having public confidence, the Korean insurance development institute, the Korean non life insurance association, the...
...companies related to finance. It is preferable not to provide the personal information and the **vehicle** registration number of the user to other user 30 for preventing the drain of personal...

12/3,K/21 (Item 14 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00892307

CAPTURE HIGHLY REFINED CLAIM EVALUATION INFORMATION ACROSS MULTIPLE WEB INTERFACES

CAPTURE D'INFORMATIONS PRECISES D'EVALUATION DE RECLAMATION SUR DES INTERFACES WEB MULTIPLES

Patent Applicant/Assignee:

ACCENTURE LLP, 161 N. Clark Street, Chicago, IL 60601, US, US (Residence)
, US (Nationality)

Inventor(s):

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MICHAELS Nicole K, 1840 Wordsworth Avenue, St. Paul, MN 55116, US,

Legal Representative:

BENSON Joel (agent), Brinks Hofer Gilson & Lione 455 N. Cityfront Plaza
Drive, Chicago, IL 60611-5599, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200225559 A2 20020328 (WO 0225559)

Application: WO 2001US29747 20010924 (PCT/WO US0129747)

Priority Application: US 2000667611 20000922

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU
CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU
SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 9363

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Claims

Claim

... arena. These errors may result in overpayment or underpayment of claims that may harm the **insurance company** or damage the relationship between the insured, claimant and **insurance company**. Automating the claims processing field greatly reduces these errors and improve efficiency.
[06] In addition...

...fulfilling line item data. In one implementation consistent with the present invention, an insurance host **server** gathers line item data from a claimant client. [09] In another implementation consistent with the present invention, the insurance host **server** validates the identity of a claimant, provides the claimant with a line item data tree...

...a line item data, and stores the line item data in a line item level **database**.

BRIEF DESCRIPTION OF THE DRAWINGS

I

[010] The accompanying drawings, which are incorporated in and...

...run within the line item level of the claims folder;

[015] Fig.5isablockdiacrramillustratingcommunicationbetweenthe insurance host **server**, claimant interface, vendor system, insurance back office

system, and claim handler interface;

[016] Fig.6isafLOWchartofthestepsperformedbythecapturelineitem...

...computers (such as computers 1 10 and 120) and system or enterprise computers (such as **server** 130, system 150, and system 140). In general, personal computers or workstations are the sites resides in system or enterprise computers. In this scenario, computers are termed client computers, **server** computers, or system computers. [024] In this specification, the terms "client" and "**server**" are used to refer to a computer's general role as a requester of data (client) or provider of data (**server**). In addition, computers referred to as "system" refer to computers whose general purpose may be...

...associated with it do not preclude the computer's ability to act as a client, **server**, or system. Further, each computer may request data in one transaction and provide data in another transaction, thus changing the computer's role from client to **server**, or vice versa.

[025] Aclient,suchasclaimantclient110,mayrequestinformationfrom insurance host **server** 130. In this case, data from insurance host **server** 130 is transferred through the network I 00 to claimant client I IO. Network I...

...is an interconnection of networks. The distance between claimant client 1 10 and insurance host **server** 130 may be very long, e.g. across

...claim level/line level of interest. Upon reaching the line item level, the line item **database** for that level is displayed (step 705). As mentioned earlier, the line item level **database** includes all information about each line item. The claim handler may exit the evaluation...can be maintained on this vendor. Frequently, vendors are the subject of periodic inspections by **insurance company** inspectors or outside inspectors hired by **insurance companies**. The database can maintain the total number of inspections, the number of successful inspections, the...of insurance, this invention is flexible enough to be used over a wide variety of **insurance** lines, including, but **not** limited to, automotive, homeowners, life, property, casualty, workers compensation, health and other lines. Modifications and...

...aspects can also be stored on other types of computer-readable media, such as secondary **storage** devices, like hard disks, floppy disks, or CD-ROM; a carrier wave

@T

from the...

12/3,K/22 (Item 15 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00869198 **Image available**

SYSTEM AND METHOD FOR PROVIDING A MULTI-CHANNEL CUSTOMER INTERACTION CENTER
SYSTEME ET PROCEDE PERMETTANT D'ETABLIR UN CENTRE DE COMMUNICATION CLIENT
MULTI-CANAUX

Patent Applicant/Assignee:

ACCENTURE LLP, 161 N. Clark Street, Chicago, IL 60601, US, US (Residence)
, US (Nationality)

Inventor(s):

MISSINHOUN Jean L, 165 Walnut Court, Highland Park, NJ 08904, US,
TYNAN Thomas G, 16 Bash Place, Houston, TX 77027, US,
DRZEWICKI Robert P, Apartment 4J, 245 E. 24th Street, New York, NY 10010,
US,

Legal Representative:

GARRETT Arthur S (et al) (agent), Finnegan, Henderson, Farabow, Garrett & Dunner, L.L.P., 1300 I Street, N.W., Washington, DC 20005-3315, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200203292 A2 20020110 (WO 0203292)

Application: WO 2001US20448 20010628 (PCT/WO US0120448)

Priority Application: US 2000608293 20000630

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD

SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 10524

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... device 24, will also evaluate the customer's profile and. behavior to modify the interaction **databases** 304 so that when future customers with a similar profile log onto the system, the system will automatically consider them for **automobile insurance without** the customer otherwise requesting (inverted exclamation mark)t. CSR computing device 24 also updates a historical **record** of the customer's record as recorded by the CSR to aid subsequent CSRs in...

12/3,K/23 (Item 16 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00868224

COMPUTER-IMPLEMENTED VEHICLE REPAIR ANALYSIS SYSTEM

SYSTEME D'ANALYSE INFORMATIQUE CONCERNANT LA REPARATION D'UN VEHICULE

Patent Applicant/Assignee:

BASF CORPORATION, Patent Department, 26701 Telegraph Road, Southfield, MI 48034-2442, US, US (Residence), US (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

BARGNES Guy, 640 Rivard Boulevard, Grosse Pointe, MI 48230, US, US (Residence), US (Nationality), (Designated only for: US)
HOWE John, 3473 Tanglewood Trail, Palm Harbor, FL 34685, US, US (Residence), US (Nationality), (Designated only for: US)
KELLY Charles, 312 Reno Lane, Grosse Pointe Farms, MI 48236, US, US (Residence), US (Nationality), (Designated only for: US)
PIERRE Jean-Claude, Schlossfeld 184, 48308 Senden, DE, DE (Residence), DE (Nationality), (Designated only for: US)
LAVINGTON Chris, 360 Tanglewood Lane, Roseburg, OR 97470, US, US (Residence), US (Nationality), (Designated only for: US)
TORRES Antonio, 213 Finnegan Drive, Millersville, MD 21108, US, US (Residence), US (Nationality), (Designated only for: US)

Legal Representative:

GOLOTA Mary (et al) (agent), BASF Corporation, 26701 Telegraph Road, Southfield, MI 48034-2442, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200201453 A2 20020103 (WO 0201453)
Application: WO 2001US17537 20010531 (PCT/WO US0117537)
Priority Application: US 2000602922 20000623

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG
SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 6161

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... distributed computer-implemented vehicle repair facility analysis system.

2. Background and Summary of the Invention

Vehicle repair shops handle a large volume of **vehicles** . **Vehicles** remain many days within the shops since the repair process has many time consuming steps. For example in a typical collision repair process, **vehicles** undergo a **vehicle** disassembly step, frame repair step, metal repair step, preparation step, painting step, reassembly step, and...

...a number of sources. Exemplary delay sources include the incorrect parts being delivered or an **insurance company not** quickly processing a **vehicle** collision claim.

Due to the large volume that repair shops handle, repair shop managers find...

12/3,K/24 (Item 17 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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00865408 **Image available**

METHOD AND APPARATUS FOR REQUESTING AND RETRIEVING MEDICAL INFORMATION
METHODE PERMETTANT DE DEMANDER UNE INFORMATION MEDICALE ET DE LA LIRE ET
DISPOSITIF CORRESPONDANT

Patent Applicant/Assignee:

NEX2 LLC, Suite 1100, 201 South Main Street, Salt Lake City, UT 84111, US
, US (Residence), US (Nationality)

Inventor(s):

DICK Richard S, 460 Peach Tree Circle, Alpine, UT 84004, US,

Legal Representative:

KRIEGER Michael F (et al) (agent), Kirton & McConkie, 1800 Eagle Gate
Tower, 60 East South Temple, Salt Lake City, UT 84111, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200198994 A1 20011227 (WO 0198994)

Application: WO 2001US18445 20010607 (PCT/WO US0118445)

Priority Application: US 2000596810 20000619

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR

KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE

SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 4047

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Claims

Claim

... medical information typically include reviewing attending 1 5
physician's statements ("APS") and other medical **records** . An APS is
usually considered to be the most reliable **record0** as it contains
analyses and conclusions by a licensed medical professional. Medical
records may be used to help determine the risk presented by an insurance
applicant. Medical **records** can also help determine causation and other
issues relevant to claims adjusting.

STATUS OF MEDICAL INFORMATION

...in some intermediate form such as partially compiled code. The precise forms of the program **storage** device and of the encoding of instructions are immaterial here.
The particular embodiments disclosed above...

12/3,K/25 (Item 18 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00865312 **Image available**

**METHOD AND APPARATUS FOR REQUESTING AND RETRIEVING MEDICAL INFORMATION
PROCEDE ET APPAREIL POUR DEMANDER ET RECUPERER DES INFORMATIONS MEDICALES**

Patent Applicant/Assignee:

NEX2 LLC, 201 South Main Street, Suite 1100, Salt Lake City, UT 84111, US
, US (Residence), US (Nationality)

Inventor(s):

DICK Richard S, 460 Peach Tree Circle, Alpine, UT 84004, US,

Legal Representative:

KRIEGER Michael F (et al) (agent), Kirton & McConkie, 1800 Eagle Gate
Tower, 60 East South Temple, Salt Lake City, UT 84111, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200198866 A2-A3 20011227 (WO 0198866)

Application: WO 2001US19565 20010619 (PCT/WO US0119565)

Priority Application: US 2000596810 20000619; US 2001794983 20010227; US
2001883884 20010618

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR

KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE

SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 19037

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... infonnation and the elimination of the need to review irrelevant
medical infonnation, requestors such as **insurance companies** will **not**
incur unnecessary expenses.

Additional benefits provided by a method implemented in accordance with
the present...and the elimination of the need to fax or exchange release
forms,' requestors such as **insurance companies** will **not** incur
unnecessary expenses.

In order to flirther facilitate the rapid retrieval of medical
information, the...

12/3,K/26 (Item 19 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00859516 **Image available**

INSURANCE CLAIM FILING SYSTEM AND METHOD
SYSTEME ET PROCEDE D'ETABLISSEMENT DE DEMANDES DE REMBOURSEMENT

Patent Applicant/Assignee:

BLUE CROSS AND BLUE SHIELD OF SOUTH CAROLINA, Interstate 20 at Alpine
Road, Columbia, SC 29219-0001, US, US (Residence), US (Nationality),
(For all designated states except: US)

Patent Applicant/Inventor:

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(Residence), US (Nationality), (Designated only for: US)

Legal Representative:

HARDAWAY John B III (et al) (agent), Nexsen Pruet Jacobs & Pollard, LLC,
P.O. Box 10107, Greenville, SC 29603, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200193173 A1 20011206 (WO 0193173)

Application: WO 2001US17978 20010601 (PCT/WO US0117978)

Priority Application: US 2000208553 20000601; US 2001794741 20010227

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD

SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 7162

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... filing claims.

Another major feature of the present invention is the ability to
communicate with **insurance companies** that do **not** have a web sight.
The resident software initiates a secure communication link with the web
portal, which redirects the connection to an access **server**, and
connects to a **insurance company** 's claims collection system.

Other features and their advantages will become apparent to those skilled
...

12/3,K/27 (Item 20 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00859515 **Image available**

DOCTOR SERVICE PROVIDER

FOURNISSEUR DE SERVICES MEDICAUX

Patent Applicant/Assignee:

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(Residence), US (Nationality)

Inventor(s):

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US,

Legal Representative:

SHEKLETON Gerald T (et al) (agent), Welsh & Katz, Ltd., 22nd Floor, 120

South Riverside Plaza, Chicago, IL 60606, US,
Patent and Priority Information (Country, Number, Date):
Patent: WO 200193172 A1 20011206 (WO 0193172)
Application: WO 2001US17836 20010601 (PCT/WO US0117836)
Priority Application: US 2000586683 20000601
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU
CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD
SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 4300

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... entry of information the MTD transmits the information to the DSP 22,
which updates its **databases** . The DSP 22 relays the information to the
physician's office. Clerical staff at the physician's office may use the
information to update the patient's **records** , generate bills, and
generate
insurance reimbursement requests **without** duplicative entry of the
information. Alternatively, the DSP 22 may relay the information to an
insurance company or an electronic clearing house relating to an
insurance
company . In this alternative, the **insurance company** may be billed
for
services rendered without the involvement of the staff at the physician
...

12/3,K/28 (Item 21 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00857309 **Image available**

MEDICAL SERVICE METHOD USING COMMUNICATION NETWORK

PROCEDE RELATIF A DES PRESTATIONS MEDICALES UTILISANT UN RESEAU DE
COMMUNICATION

Patent Applicant/Inventor:

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200190983 A1 20011129 (WO 0190983)

Application: WO 2001KR851 20010523 (PCT/WO KR0100851)

Priority Application: KR 200027705 20000523; KR 200127963 20010522

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KZ LC

LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI

SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: Korean
Fulltext Word Count: 7960

Main International Patent Class: G06F-017/60
Fulltext Availability:
Detailed Description

Detailed Description

... medical fees to the insurance company 16 through the communication network via an integrated server (**not** shown), where the **insurance company** 16 examines the requested medical fees and pays the medical fees. The first medical institution...with a disease, receives medical treatment at the first medical institution 12 contracted with the **insurance company** 16 according to medical service steps under the current national medical insurance system, where the...

...discriminates whether a disease the client 11 is seized with is insured, and if **not insured**, the first medical institution 12 performs a regular insurance treatment, and if the disease is...

...medical information is needed, the latest medical information is received from the integrated patient control **server** 23 via communication network to apply same to the treatment, and if telemedicine is needed...

...to the treatment. (steps ST5 - ST9)
When the treatment is finished, the first patient control **server** 21 stores the treatment information of the client 11 on the first patient control **database** 22, (step ST10 and ST11) and if the patient (client) 11 is satisfactory with the treatment, (step ST17), the first patient control **server** 21 stores the medical treatment information of the client 11 on the first patient control **database** 22 and transfers the medical treatment information and medical fee request to the
20
integrated patient control **server** 23 via communication network, where the integrated patient control **server** 23 stores the transferred medical treatment information of the client 11 and medical fee request on the integrated patient control **database** 24, and successively transfers to the **insurance company** 16 the medical treatment information and the medical fee request via communication network. (steps ST12...of disease, treatment date, names of doctors who have treated, medical opinion, etc.

Then, the **insurance company** control **server** 31 in the **insurance company** 16 stores the medical treatment information and medical fee request transmitted from the integrated patient control **server** 23 on the **insurance company** control **data base** 32, and screens the medical fee pursuant to the
25
medical treatment information to thereby...

...the client 11 pays the insurance premium or when medical fees are paid for diseases **not insured**, or when the patient is hospitalized for a long time or when medical fees are high due to expensive medicines, the credit **car** company pays for

the
insurance company in a lump sum or in installments.

As apparent from the foregoing, there is an...

12/3,K/29 (Item 22 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00846410 **Image available**

AUTOMATED INSURANCE SYSTEM AND METHOD

AUTOMATED INSURANCE SYSTEM AND METHOD

Patent Applicant/Assignee:

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CA 90402, US, US (Residence), US (Nationality)

Inventor(s):

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VEITZER Pamela, 233 Alta Avenue, Santa Monica, CA 90402, US,

Legal Representative:

BELL Michael J (et al) (agent), Howrey Simon Arnold & White, LLP, 1299

Pennsylvania Avenue, N.W., Box 34, Washington, DC 20004-2402, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200180128 A2 20011025 (WO 0180128)

Application: WO 2001US12021 20010413 (PCT/WO US0112021)

Priority Application: US 2000196928 20000413; US 2001833074 20010412

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR

KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE

SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 17333

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... offer

physical damage policies or management services to individuals, businesses, employees, self insurers, and other **insurance companies**, among others. In addition, the Company practicing the invention could allow its Agents/Brokers to use the policies in conjunction with any standard products for **automobile** liability, personal injury, **uninsured** motorist, and/or other related types of coverage.

Physical damage coverage may apply to all...automated 24-hour access to policy and other account information through the web portal, online **motor** clubs or by calling the Company's Policyholder Support Line and accessing the Voice Computer...

...web portal may also provide access to policy and other Company information, although it may **not** include the non- **insurance** content and benefits offered by the online **motor** clubs.

When policyholders log into the web portal and/or online motor clubs and input...also provide access to policy and other Company information, although (inverted exclamation mark)t will **not** include the non-**insurance** content and benefits offered by the online **motor** clubs.

When policyholders access the web portal or online motor clubs using their personally selected...

12/3,K/30 (Item 23 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00824229 **Image available**

FLEET MANAGEMENT SYSTEM AND METHOD

SYSTEME ET PROCEDE DE GESTION D'UN PARC DE VEHICULES

Patent Applicant/Inventor:

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(Residence), US (Nationality)

Legal Representative:

FLESHNER Mark L (et al) (agent), Fleshner & Kim, LLP, P.O. Box 221200,
Chantilly, VA 20152-1200, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200157773 A1 20010809 (WO 0157773)

Application: WO 2001US674 20010131 (PCT/WO US0100674)

Priority Application: US 2000179479 20000201; US 2000502574 20000211

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 18745

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... the customer table.

The next box is the "Insurance" button. Under this option, the insurance **records** for this particular account are displayed. At the top of the table there are three...

...of dollars, and the expiration date. A "next key" Will proceed to any additional insurance **records** within this account. For example, if an account has an auto policy and an excess...

...the policy, whether it is an auto or excess pohcN,, contact person, "underwritten by" (the **insurance company**), and policy number are displayed. There is also a field for special restrictions. In the...
...field would show what the restriction is (perhaps the customer is restricted to only substitute **vehicles** or perhaps the agent must be notified whenever that customer picks up any **vehicle**). The insurance data is critical and is a secured area that requires a general manager...

...customer does have insurance in the event that the customer calls in to rent a **vehicle** . The insurance data can be used to generate several reports. One such report categorizes by...

...expiration date when a new rental agreement is attempted. If the account has an expired **insurance** expiration date, **not** allow the agreement to be executed unless the insurance field is updated by an authorized...The insurance field indicates if there is insurance currently on the vehicle. If there is **not insurance** on the **vehicle** , there will be " **no insurance** " status on that **vehicle** . For a **vehicle** that is currently under lease, the same information is displayed as is displayed under the insurance option of the customer application for the customer that the **vehicle** is currently rented to. There are also next **record** and previous **record** option. The next option that is available under **vehicles** is CPM, or cost per mile. This option displays a table showing the description (which...

12/3,K/31 (Item 24 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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00818634 **Image available**

**METHOD AND SYSTEM FOR PROCESSING AUTOMOBILE INSURANCE OF A PREPAID TYPE
ACCORDING TO DRIVING DISTANCE AND TIME OF VEHICLE**

**PROCEDE ET SYSTEME DE TRAITEMENT D'UNE ASSURANCE AUTOMOBILE DU GENRE
PREPAYE EN FONCTION DU KILOMETRAGE ET DU TEMPS DE CONDUITE DU VEHICULE**

Patent Applicant/Assignee:

CAR POINT KOREA CO LTD, Bong-Hyoung, LEE, Eunsung Building 3F, 677-2,
Yeoksam-dong, Gangnam-gu, Seoul 135-915, KR, KR (Residence), KR
(Nationality)

Inventor(s):

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SOUNG Rea-Kyung, 1061-9, Udu-dong, 200-150 Chuncheon-si, Gangwon-do, KR,
KIM Ki-Taek, 102-806, Green Town Apt., Toegye-dong, 200-170 Chuncheon-si,
Gangwon-do, KR,

Legal Representative:

LEE Hee-Myung (et al) (agent), Honesty & Patent, Daelim Ind. Building 7F,
146-12, Susong-Dong, Jongro-Gu, Seoul 110-140, KR,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200152136 A1 20010719 (WO 0152136)

Application: WO 2000KR1504 20001221 (PCT/WO KR0001504)

Priority Application: KR 9961038 19991223

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KZ LC

LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI

SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 8538

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Claims

Claim

... device, if any remaining insurance value exists, by the microcomputer;
accessing a server of the **insurance company** by means of a communication control section controlled by the microcomputer, a wire or wireless telecommunication terminal and an input device connected to the communication control section if **no** remaining **insurance** value exists. inputting information on the driver including personal information and the I O information...

...type of the insurance, a bank account to settle the insurance fee to the accessed **server** of the **insurance company** ;
approving the requisites of the driver by the **server** of the **insurance company** ; transmitting the approved insurance value to the prepaid- type insurance processing
1 5 system of...

...if any remaining insurance value exists, by the
25
microcomputer;
accessing a server of the **insurance company** by means of a communication control section controlled by the microcomputer, a wire or wireless telecommunication terminal, and an input device connected to the communication control section if **no** remaining **insurance** value exists. inputting information on the driver including personal information and the information related...

...type of the insurance, a bank account to settle the insurance fee to the accessed **server** of the **insurance company** ;
approving the requisites of the driver by the **server** of the **insurance company** ; transmitting the approved insurance value to the prepaid-type insurance processing system
of the driver...

12/3,K/32 (Item 25 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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00811386 **Image available**

GLOBAL ASSET INFORMATION REGISTRY

ENREGISTREMENT GLOBAL D'INFORMATIONS SUR UN BIEN

Patent Applicant/Assignee:

TECHNOLOGY PATENTS AND LICENSING INC, 340 North Broad Street, Doylestown, PA 18901, US, US (Residence), US (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

DEWOLF Frederik M, 111 Midway Road, Ithaca, NY 14850, US, US (Residence), US (Nationality), (Designated only for: US)

LUTTER Steven, 45 Elm Street, Trumansburg, NY 14866, US, US (Residence), US (Nationality), (Designated only for: US)

FLICKINGER Gregory C, 11 Sands Sam Circle, Furlong, PA 18925, US, US (Residence), US (Nationality), (Designated only for: US)

ELDERING Charles A, 214 Commons Way, Doylestown, PA 18901, US, US (Residence), US (Nationality), (Designated only for: US)

Legal Representative:

RYDER Douglas J (et al) (agent), Technolgy, Patents and Licensing, Inc., 340 North Broad Street, Doylestown, PA 18901, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200144966 A1 20010621 (WO 0144966)

Application: WO 2000US34380 20001218 (PCT/WO US0034380)

Priority Application: US 99172397 19991217

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

((OAPI utility model)) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 20036

International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... Examples of

other parties who may provide/maintain such a registry service include, but are **not** limited to, **insurance**, finance, law enforcement, and 2nd hand (user) **car** vendors.

The manufacture of a vehicle would create a vehicle asset record in addition to...

12/3,K/33 (Item 26 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00806392

TECHNOLOGY SHARING DURING ASSET MANAGEMENT AND ASSET TRACKING IN A NETWORK-BASED SUPPLY CHAIN ENVIRONMENT AND METHOD THEREOF

PARTAGE TECHNOLOGIQUE LORS DE LA GESTION ET DU SUIVI DU PARC INFORMATIQUE DANS UN ENVIRONNEMENT DU TYPE CHAINE D'APPROVISIONNEMENT RESEAUEE, ET PROCEDE ASSOCIE

Patent Applicant/Assignee:

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(Residence), US (Nationality)

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200139086 A2 20010531 (WO 0139086)

Application: WO 2000US32310 20001122 (PCT/WO US0032310)

Priority Application: US 99444653 19991122; US 99447623 19991122

Designated States: AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE

DK DM DZ EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR

LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL

TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

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(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

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Main International Patent Class: G06F-017/60
Fulltext Availability:
Detailed Description

Detailed Description

... system, the terminals operate on-line, underwriting is performed by a human underwriter, and the **insurance** contract is printed remotely from 158 the client and mailed to him. The on-line...

12/3,K/34 (Item 27 from file: 349)
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00805495 **Image available**

INSURANCE MARKETING METHODS

PROCEDES DE COMMERCIALISATION D'ASSURANCES

Patent Applicant/Assignee:

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Patent Applicant/Inventor:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200139090 A1 20010531 (WO 0139090)

Application: WO 2000US32342 20001127 (PCT/WO US0032342)

Priority Application: US 99167636 19991126; US 99170027 19991210; US

2000198007 20000418; US 2000199483 20000425; US 2000209155 20000602

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

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(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

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Fulltext Word Count: 27278

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
Claims

Claim

- ... example, an individual who travels for extended periods of time may wish to suspend all **vehicle** insurance coverage except for comprehensive, because the only risks of loss for an unused **vehicle** are those associated with fire, theft and the like. Another example in which such control...
- ...party guarantor is ultimately responsible for collection of the deductible from the user, and the **insurance** provider bears **no** credit risk. This pennits an insurance provider to offer an insurance price, for those users...
- ...are obligated to pay first dollar exposure on clainis.
Turning to Figs. 10-10F, a **database** is provided into which a user enters informatlon regarding personal property. The inforination includes such...
- ...the llke for cach plece of property. Users may elther enter infonnation directly into the **database** , as illustrated in Fig. 10, or, if they purchase insurance from an insurance provider using a computer, in which specific property is iternized, such as **automobile** insurance or riders to a homcowner's or renter's policy, then the infori---nation is automatically entered into the **database** , as indicated at A of Fig. 10. Referring now to Fig. 10A, and with reference...
- ...of most produets, or the products theniselves, and the insurance provider's computer performis a **database** query to detennine appropriate product detalls from a farrilly of **databases** licensed for this purpose. The user also ...to be insured. The data elements the user is required to enter to complete a **record** using this method are: UPC, serial number, date of purchase, place of purchase, and purchase...
- ...make and model designations in order to enter information pertaining to the property into a **database** . The user also enters the serial number of the property in order to specify the...
- ...to be insured. The data elements the user is required to enter to complete a **record** using this method are: product type, product make, product model, date of purchase, place of...
- ...above information has been entered, the system determines whethermarketvaluedata'lsavailable.
lfmarketvaluedata'savailable,thesystem perfon-ris a **database** query to determine the market value. lf market value data is not available, the systemi...
- ...with the ability to see a surmnary of all items of property stored in the **database** , including, items covered under the user's policy, items covered by riders to the policy, and addltional items the user may wish to **record** . From the page implementing this ability to view the inventory, the user can select items...

lf your use of each **car** Blazer 4 dr Mustang LX Convertible, 8-Cyl,
302ci
varies, give us your best Ekaterina...

...more than 2 drivers, select "rmore than half the time` for the driver
using a **car** the most, even if their actual use is less.
Need help assign"n drivers?
suy...

...winter driving.
> Esurance Poficies
International Driving
Is your insurance valid
outside the U.S.? Our **records** show that you have not purchased an
Esurance policy. If this information is not correct...

...effect: at 12:01 AM (in the Need help? We're here time zone of **record**)
on this date, or at the time you accept our offer, if the policy is...

...email address will only be used by Esurance to contact you about your
policy or **insurance** coverages and will **not** be shared or sold to a
third party without your approval unless otherwise required by...email
address will only be used by Esurance to contact you about your poliey or
insurance coverages and will **not** be shared or sold to a third party
without your approval unieess otherw(inverted exclamation...

...Get Answers
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Car Odometer mileage
Rely On Your Coverage VIN 5.-(inverted question mark)jj Ownership
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CUpdate Process Other Relevani
Databases
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Value...

12/3,K/35 (Item 28 from file: 349)
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00797867 **Image available**

PERSONAL INJURY CLAIM MANAGEMENT TECHNIQUES

TECHNIQUES DE GESTION DE RECLAMATIONS POUR PREJUDICE CORPOREL

Patent Applicant/Inventor:

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200131417 A2-A3 20010503 (WO 0131417)

Application: WO 2000US41403 20001020 (PCT/WO US0041403)

Priority Application: US 99160729 19991021; US 99453972 19991203
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ
DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG
SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
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Publication Language: English
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Fulltext Word Count: 20505

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
Detailed Description

Detailed Description

... able to settle at least a portion of his or her claim from their own
insurance company .

Display block 159 corresponds to a coded data field reflecting the status
of the client...

12/3,K/36 (Item 29 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT
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00783297 **Image available**

**METHOD AND APPARATUS FOR NETWORK-BASED AUTOMATED INSURANCE TRANSACTION
PROCESSING**

**PROCEDE ET APPAREIL DE TRAITEMENT AUTOMATISE DE TRANSACTIONS D'ASSURANCE A
PARTIR D'UN RESEAU**

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CONSOLES Anthony J, 48 Samoset Road, Peabody, MA 01960, US,
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Patent and Priority Information (Country, Number, Date):

Patent: WO 200116845 A1 20010308 (WO 0116845)

Application: WO 2000US24004 20000831 (PCT/WO US0024004)

Priority Application: US 99386732 19990831

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE
ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT
LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT
UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 7710

Main International Patent Class: G06F-017/60

Fulltext Availability:

Claims

Claim

... processing, and maintenance of insurance products and related transactions over a distributed computer system. Traditionally, **insurance companies** have utilized paper intensive systems for the presentation, processing, and maintenance of insurance policies to...

...To initiate a policy, clients typically have had the choice of dealing directly with an **insurance company**'s agent and, typically, being limited to that company's policy choices or dealing with an independent insurance agent, who may offer policy choices from a group of **insurance companies**. In either case, the process of comparing, selecting, and processing a policy is largely...

...the agents computer configuration is often highly customized with special software to access and use **insurance company** information - which may not actually be current when used. As an example, a client may ...

...including any desired policy options, the agent prepares and submits a policy application to the **insurance company** (or carrier), shown in steps 104 and 106, and accepts a down-payment from the client. The **insurance company**'s mail 5 room logs in the receipt of the policy application, step 108, forwards...

...related to the application. For example, the underwriting department may verify a client's driving **record** II 2, credit history I 14, and criminal **record** II 6, along with applying the most current set of available underwriting rules of the...

...application. The nature of such inquiries is that the data used, whether client related or **insurance company** related, may **not** necessarily be current, i.e. the data may be "stale". And, even if current, may...

...between the time of inquiry and the time of policy issuance. In such cases, the **insurance company** unavoidably assumes the risk that the factors used as the basis for issuing a policy...

...that effect, step 126, and a bill reflecting the final premium is generated. Typically, the **insurance company**'s billing department credits the client's original down-payment toward the premium. If the... the network and gain access to a core set of engines (the "Core") and Framework **databases**, including **databases** containing a plurality of insurance provider's (or carrier's) information, and quickly provide a...

...the network, and a claims adjuster and an examiner may be automatically assigned from a **database** of preferred adjusters and examiners. The system may also be configured to generate candidate policies...

...the client information provided. The system architecture includes a user management subsystem and the Framework **database** system (and its Core set of engines). Among other things, the Framework **database** system

634a and 634b used by the **server** to assist in the generation of rate quotes. Also included with each **server** as part of the Framework is a temporary data **storage** area 636a and 1 5 636b, each of which is used as a repository for...

...issued, that policy is stored in a permanent (or long term) memory location, such as **database** 265 of Figure 2B. The architecture of Figure 6 also includes a report application **server** 640 which hosts a variety of applications for producing reports used in the general monitoring...
...and agent related information including client account information. Additionally, there is a third party interface **server** 650 which is used, for example, by the billing engine 242 and underwriting engine 238 of the Core. As an example, the billing engine may use the third party interface **server** to exchange information necessary to conduct electronic fund transfers with a bank or between banks...

...device, by
which the user interacts with said insurance transaction system;
B. at least one **database** having insurance rating information and underwriting rules
stored therein for a plurality of insurance carriers;
C. an application **server** , including:

1 an application interface, which generates initial and subsequent prompts at I 0 said...

12/3,K/37 (Item 30 from file: 349)

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00776246 **Image available**

SYSTEM AND METHOD FOR ELECTRONICALLY PROVIDING A FINANCIAL SERVICE USING COLLECTIONS INCLUDING MODULES

SYSTEME ET PROCEDE PERMETTANT DE FOURNIR UN SERVICE FINANCIER A L'AIDE DE COLLECTIONS COMPRENANT DES MODULES

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Inventor(s):

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Legal Representative:

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Los Altos, CA 94022, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200109802 A1 20010208 (WO 0109802)

Application: WO 2000US21235 20000802 (PCT/WO US0021235)

Priority Application: US 99146948 19990803; US 99146958 19990803; US

99146964 19990803; US 99146957 19990803; US 99146959 19990803; US

99146966 19990803; US 99146949 19990803

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK

DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR

LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ

TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

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Fulltext Availability:

Claims

Claim

... deem that a faxed copy of the signature is sufficient. To accommodate the various regulations, **insurance companies** typically create I 0 a separate process for each insurance type in each state. Additionally... 102 is coupled bi-directionally with memory 1 10 which can include a first primary **storage**, typically a random access memory (RAM), and a second primary **storage** area, typically a read-only memory (ROM). As is well known in the

7

art, primary **storage** can be used as a general **storage** area and as scratch-pad memory, and can also be used to store input data...

...instructions for processes operating on CPU 102. Also as well known in the art, primary **storage** typically includes basic operating instructions, program code, data and objects used by the CPU 102 to perform its functions. Primary **storage** devices 1 10 may include any suitable computer-readable **storage** media, described below, depending on whether, for example, data access needs to be bi-directional...

...retrieve and store frequently needed data in a cache memory (not shown). A removable mass **storage** device 112 provides additional data **storage** capacity for the computer system I 00, and is coupled either bi-directionally or unidirectionally to CPU 102. For example, a specific removable mass **storage** device commonly known as a CD-ROM typically passes data uni-directionally to the CPU 102, whereas a floppy disk can pass data bi-directionally to the CPU 102. **Storage** 112 may also include computer-readable media such as magnetic tape, flash memory, signals embodied on a carrier wave, PC-CARDS, portable mass **storage** devices, holographic **storage** devices, and other **storage** devices. A fixed mass **storage** 120 can also provide additional data **storage** capacity. The most common example of mass **storage** 120 is a hard disk drive. Mass **storage** 112, 120 generally store additional programming instructions, data, and the like that typically are not...

...use by the CPU 102. It will be appreciated that the information retained within mass **storage** 112, 120 may be incorporated, if needed, in standard fashion as part of primary **storage** I 10 (e.g. RAM) as virtual memory.

8

In addition to providing CPU 102 access to **storage** subsystems, bus 114 can be used to provide access other subsystems and devices as well...

...in conjunction with a remote CPU that shares a portion of the processing. Additional mass **storage** devices (not shown) may also be connected to CPU 102 through network interface 116. An...

...displays, transducer card readers, tape readers, voice or handwriting recognizers, biometrics readers, cameras, portable mass **storage** devices, and other computers. In addition, embodiments of the present invention further relate to computer **storage** products with a computer readable medium that contain program code for performing various computer-implemented operations. The computer-readable medium is any data **storage** device that can store data which can thereafter be read by a computer system. The...

...process of a financial institution. Examples of modules for insurance include the make of a **car** , a pricing weight of a person's driving **record** , and zip code. There may be multiple modules dealing with a specific 1 5 piece...

...specified state. For example, there may multiple modules dealing the make of the person's **car** . Further details of modules will later be discussed in conjunction with the remaining figures, particularly...

...information to help determine the underwriting decision. If the potential customer requests a quote for **car** insurance but it is determined that he is too high of a risk based on his driver's **record** , the requested quote may simply be refused. Accordingly, time and resources are not wasted in...

...potential customer may also be performed (step 308). For example, verification of the driver's **record** which was provided by the potential customer may be independently verified. Closing functions may also driver in the U.S., years **without** lapse in **insurance** coverage, points on driving **record** in the last three years, whether the person has completed a defensive driving course in...

...three years, whether the person is a student with a B or better grade average, **vehicle** year, make, model, usage, principal driver, home zip code, and any other information that may...

...example, modules with an assigned type of "quote request", for the state of California, for **car** insurance include modules named "**car** " and "zip". These modules may be found in the modules table 500 shown in FIG ...

...modules. In this example, the modules included in the modules table 500 is zip code, **car** make, **car** year, zip code, and frequency. Further examples of module names include "Calculation", "Content", "Document", "External..."

...in this example, the modules that would be identified during step 404 include zip code, **car** make, **car** year, and frequency. These quote request modules are then displayed to the potential customer (step...

...modules are then implemented in this example (step 414). These underwriting modules determine whether or **not** to offer **insurance** to this particular potential customer. Quote generation modules are then determined (step 416). Quote generation...

...example, there may be several rating factors provided in the form of modules such as **car** type, number of years of driving experience, driving **record** , insurance deductible, gender, age, location of residence, 1 5 and age of the **car** . Each of these factors may be translated into a number system so that the number...

...net factor. This net
1 7
factor may be used in conjunction with a specific **insurance company** 's base rate for a specific state. For example, a particular **insurance company** may have a base rate in the state of California for bodily injury at \$1000 per year. The net rating factor may be combined with the base rate...

...for a particular type of insurance. For example, if the bodily injury base rate for **car** insurance in California is \$1,000 per year, then the potential customer's price may...

...request a quote for auto insurance, he can view a quote for home owner's **insurance without** having to input a significant amount of additional information, if any at all. After the...

...step 462). For example, a notification may be sent to the marketing department of the **insurance company** to send out a new customer package to the potential customer. Any remaining customer documents...

...once in a particular process. For example, a potential customer may have more than one **car** that needs to be insured under his name. Accordingly, the **car** make and **car** year may be repeatable to allow input of more than one **car**. Destination table 502D and destination field 502E identify the location to which the data received...

12/3,K/38 (Item 31 from file: 349)
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00776245 **Image available**
SYSTEM AND METHOD FOR ELECTRONICALLY PROVIDING A FINANCIAL SERVICE USING RATING FACTORS
SYSTEME ET PROCEDE DESTINES A FOURNIR UN SERVICE FINANCIER A L'AIDE DE FACTEURS D'EVALUATION

Patent Applicant/Assignee:

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 (Residence), US (Nationality)

Inventor(s):

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200109801 A1 20010208 (WO 0109801)

Application: WO 2000US21234 20000802 (PCT/WO US0021234)

Priority Application: US 99146957 19990803; US 99146958 19990803; US 99146964 19990803; US 99146948 19990803; US 99146959 19990803; US 99146966 19990803; US 99146949 19990803

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(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

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Fulltext Availability:

Claims

Claim

... deem that a faxed copy of the signature is sufficient. To accommodate the various regulations, **insurance companies** typically create a

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00776244 **Image available**

**SYSTEM AND METHOD FOR ELECTRONICALLY REVISING A FINANCIAL SERVICE PRODUCT
SYSTEME ET PROCEDE DE REVISION ELECTRONIQUE D'UN PRODUIT DE SERVICE
FINANCIER**

Patent Applicant/Assignee:

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(Residence), US (Nationality)

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200109800 A1 20010208 (WO 0109800)

Application: WO 2000US21220 20000802 (PCT/WO US0021220)

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99146957 19990803; US 99146948 19990803

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK

DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR

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TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

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Publication Language: English

Filing Language: English

Fulltext Word Count: 8830

Main International Patent Class: G06F-017/60

Fulltext Availability:

Claims

Claim

... deem that a faxed copy of the signature is sufficient. To accommodate the various regulations, **insurance companies** typically create a separate process for each insurance type in each state. Additionally, a new...is coupled bi-directionally with memory 110 which can include a first primary **storage**, typically a random access memory (RAM), and a second primary **storage** area, typically a read-only memory (ROM). As is well known in the art, primary **storage** can be used as a general **storage** area and as scratch-pad memory, and can also be used to store input data...

...for processes operating on CPU 102. Also as

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well known in the art, primary **storage** typically includes basic operating instructions, program code, data and objects used by the CPU 102 to perform its functions. Primary **storage** devices 110 may include any suitable computer-readable **storage** media, described below, depending on whether, for example, data access needs to be bi-directional ...

...retrieve and store frequently needed data in a cache memory (not shown).

"zip". These modules may be found in the modules table 500 shown in FIG
...

...modules. In this example, the modules included in the modules table 500 is zip code, **car** make, **car** year, zip code, and frequency. Further examples of module names include "Calculation", "Content", "Document", "External..."

...in this example, the modules that would be identified during step 404 include zip code, **car** make, **car** year, and frequency. These quote request modules are then displayed to the potential customer (step...

...modules are then implemented in this example (step 414). These underwriting modules determine whether or **not** to offer **insurance** to this particular potential customer. Quote generation modules are then determined (step 17)
). Quote...

...example, there may be several rating factors provided in the form of modules such as **car** type, number of years of driving experience, driving **record**, insurance deductible, gender, age, location of residence, and age of the **car**. Each of these factors may be translated into a number system so that the number...produce a net factor. This net factor may be used in conjunction with a specific **insurance company's** base rate for a specific state. For example, a particular **insurance company** may have a base rate in the state of California for bodily injury at \$1000 per year. The net rating factor may be combined with the base rate...

...for a particular type of insurance. For example, if the bodily injury base rate for **car** insurance in California is \$1,000 per year, then the
18
potential customer's...

...request a quote for auto insurance, he can view a quote for home owner's **insurance without** having to input a significant amount of additional information, if any at all. After the...

...step 462). For example, a notification may be sent to the marketing department of the **insurance company** to send out a new customer package to the potential customer. Any remaining customer documents...

...once in a particular process. For example, a potential customer may have more than one **car** that needs to be insured under his name. Accordingly, the **car** make and **car** year may be repeatable to allow input of more than one **car**. Destination table 502D and destination field 502E identify the location to which the data received...

12/3,K/40 (Item 33 from file: 349)
DIALOG(R) File 349:PCT FULLTEXT
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00776243 **Image available**

SYSTEM AND METHOD FOR ELECTRONICALLY MANAGING FINANCIAL SERVICE CLAIMS
SYSTEME ET PROCEDE DESTINES A LA GESTION ELECTRONIQUE DE RECLAMATIONS
RELATIVES A UN SERVICE FINANCIER

Patent Applicant/Assignee:

ECOVERAGE INC, 1020 Mariposa Street, #1, San Francisco, CA 94107, US, US
(Residence), US (Nationality)

Inventor(s):

DEGUSTA Michael, 508 Missouri Street, San Francisco, CA 94107, US

Legal Representative:

YI Susan C, Ritter, Van Pelt & Yi LLP, 4906 El Camino Real, Suite 205,
Los Altos, CA 94022, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200109799 A1 20010208 (WO 0109799)

Application: WO 2000US21183 20000802 (PCT/WO US0021183)

Priority Application: US 99146966 19990803; US 99146959 19990803; US

99146949 19990803; US 99146958 19990803; US 99146964 19990803; US

99146957 19990803; US 99146948 19990803

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK

DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR

LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ

TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 8404

Main International Patent Class: G06F-017/60

Fulltext Availability:

Claims

Claim

... deem that a faxed copy of the signature is sufficient. To accommodate the various regulations, **insurance companies** typically create a separate process for each insurance type in each state. Additionally, a new...present invention for handling a claim made to a financial service company such as an **insurance company**.

DESCRIPTION OF SPECIFIC EMBODIMENTS

The following description is presented to enable one of ordinary skill...

...is coupled bi-directionally with memory I 1 0 which can include a first primary **storage**, typically a random access memory (RAM), and a second primary **storage** area, typically a read-only memory (ROM). As is well known in the art, primary **storage** can be used as a general **storage** area and as scratch-pad memory, and can also be used to store input data ...

...processes operating on CPU 102. Also as I 0 well known in the art primary **storage** typically includes basic operating instructions, program code, data and objects used by the CPU 102 to perform its functions. Primary **storage** devices I IO may include any suitable computer-readable **storage** media, described below, depending on whether, for example, data access needs to be bi-directional...

...5 and store frequently needed data in a cache memory (not shown).

A removable mass **storage** device 1 12 provides additional data **storage** capacity for the computer system I 00, and is coupled either bi-directionally or unidirectionally to CPU 102. For example, a specific removable mass **storage** device commonly known as a CD-ROM typically passes data uni-directionally to the CPU 102, whereas a floppy disk can pass data bi-directionally to the CPU 102. **Storage** 112 may also include computer-readable media such as magnetic tape, flash memory, signals embodied on a carrier wave, PC-CARDS, portable mass **storage** devices, holographic **storage** devices, and other **storage** devices. A fixed mass **storage** 120 can also provide additional data **storage** capacity. The

...modules. In this example, the modules included in the modules table 500 is zip code, **car** make, **car** year, zip code, and frequency. Further examples of module names include "Calculation", "Content", "Document", "External..."

...in this example, the modules that would be identified during step 404 include zip code, **car** make, **car** year, and frequency. These quote request modules are then displayed to the potential customer (step...

...are then implemented in this example (step 414). These underwriting modules determine whether or **not** to offer **insurance** to this particular potential customer. Quote generation modules are then determined (step I 0 416...

...example, there may be several rating factors provided in the form of modules such as **car** type, number of years of driving experience, driving **record**, insurance deductible, gender, age, location of residence, and age of the **car**. Each of these factors may be translated into a number system so that the number...produce a net factor. This net factor may be used in conjunction with a specific **insurance company**'s base rate for a specific state. For example, a particular **insurance company** may have a base rate in the state of California for bodily injury at \$1000 per year. Then the rating factor may be combined with the base rate...

...for a particular type of insurance. For example, if the bodily injury base rate for **car** insurance in California is \$ 1,000 per year, then the potential customer's price may...

...a quote for auto insurance, he can view a quote for home
18
owner's **insurance without** having to input a significant amount of additional information, if any at all. After the...

...step 462). For example, a notification may be sent to the marketing department of the **insurance company** to send out a new customer package to the potential customer. Any remaining customer documents...

...once in a particular process. For example, a potential customer may have more than one **car** that needs to be insured under his name. Accordingly, the **car** make and **car** year may be repeatable to allow input of more than one **car**. Destination table 502D and destination field 502E identify the location to which the data received...invention for handling a claim made to a financial service company such
27
as an **insurance company**. A claimant fills out a claims form (step 1350). Preferably, the claimant fills out a...whether an interim replacement is needed (step 1368). An example of interim replacement includes a **car** rental or a hotel room. If an interim replacement is needed, then the replacement can...

...can include the identification and contact information of a preferred vendor, such as a rental **car** company or a hotel, as well as the number of days required for the interim...

12/3,K/41 (Item 34 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00776242 **Image available**

SYSTEM AND METHOD FOR ELECTRONICALLY PROVIDING FINANCIAL SERVICES USING
MODULES
SYSTEME ET PROCEDE POUR FOURNIR ELECTRONIQUEMENT DES SERVICES FINANCIERS AU
MOYEN DE MODULES

Patent Applicant/Assignee:

ECOVERAGE INC, 1020 Mariposa Street #1, San Francisco, CA 94107, US, US
(Residence), US (Nationality)

Inventor(s):

DEGUSTA Michael, 508 Missouri Street, San Francisco, CA 94107, US,

Legal Representative:

YI Susan C (agent), Ritter, Van Pelt & Yi LLP, Suite 205, 4906 El Camino
Real, Los Altos, CA 94022, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200109798 A1 20010208 (WO 0109798)

Application: WO 2000US21160 20000802 (PCT/WO US0021160)

Priority Application: US 99146958 19990803; US 99146964 19990803; US
99146957 19990803; US 99146948 19990803; US 99146959 19990803; US
99146966 19990803; US 99146949 19990803

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK

DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR

LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ

TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 7397

Main International Patent Class: G06F-017/60

Fulltext Availability:

Claims

Claim

... deem that a faxed copy of the signature is sufficient. To accommodate the various regulations, **insurance companies** typically create a separate process for each insurance type in each state. Additionally, a new...is coupled bi-directionally with memory 1 1 0 which can include a first primary **storage**, typically a random access memory (RAM), and a second primary **storage** area, typically a read-only memory (ROM). As is well known in the art primary **storage** can be used as a general **storage** area and as scratch-pad memory, and can also be used to store input data ...

...instructions for processes operating on CPU 102. Also as well known in the art, primary **storage** typically includes basic operating instructions, program code, data and objects used by the CPU 102 to perform its functions. Primary **storage** devices 1 1 0 may include any suitable computer-readable **storage** media, described below, depending on whether, for example, data access needs to be bi-directional...

...retrieve and store frequently needed data in a cache memory (not shown). A removable mass **storage** device 112 provides additional data **storage** capacity for the computer system 100, and is coupled either bi-directionally or uni

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directionally to CPU 102. For example, a specific removable mass **storage** device commonly known as a CD-ROM typically passes data uni-directionally to the CPU 102, whereas a floppy disk can pass data

is zip code, **car** make, **car** year, zip code, and frequency. Further examples of module names include "Calculation", "Content", "Document", "External..."

...in this example, the modules that would be identified during step 404 include zip code, **car** make, **car** year, and frequency. These quote request modules are then displayed to the potential customer (step...

...then implemented in this example (step 1 5 414). These underwriting modules determine whether or **not** to offer **insurance** to this particular potential customer. Quote generation modules are then determined (step 416). Quote generation...

...may be several rating factors

1 7

provided in the form of modules such as **car** type, number of years of driving experience, driving **record**, insurance deductible, gender, age, location of residence, and age of the **car**. Each of these factors may be translated into a number system so that the number...

...produce a net factor. This net factor may be used in conjunction with a specific **insurance company**'s base rate for a specific state. For example, a particular **insurance company** may have a base rate in the state of California for bodily injury at \$1000 per year. Then a rating factor may be combined with the base rate example, if the bodily injury base rate for **car** insurance in California is \$1,000 per year, then the potential customer's price may...

...request a quote for auto insurance, he can view a quote for home owner's **insurance without** having to input a significant amount of additional information, if any at all. After the...

...462). For example, a

19

notification may be sent to the marketing department of the **insurance company** to send out a new customer package to the potential customer. Any remaining customer documents...

...in a particular process. For example, a potential customer may

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have more than one **car** that needs to be insured under his name. Accordingly, the **car** make and **car** year may be repeatable to allow input of more than one **car**. Destination table 502D and destination field 502E identify the location to which the data received...

12/3,K/42 (Item 35 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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00776201 **Image available**

METHOD AND APPARATUS FOR COORDINATING SERVICES

PROCEDE ET APPAREIL PERMETTANT DE COORDONNER DES SERVICES

Patent Applicant/Assignee:

PPG INDUSTRIES OHIO INC, 3800 West 143rd Street, Cleveland, OH 44111, US,
US (Residence), US (Nationality)

Inventor(s):

BROOKES Robert, 2399 Rihn Strasse, Gibsonia, PA 15044, US
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MOLEND Thomas S, 1908 Shelly Drive, Pittsburgh, PA 15216, US
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Legal Representative:

STACHEL Kenneth J (agent), PPG Industries, Inc., One PPG Place,
Pittsburgh, PA 15272 (et al), US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200109750 A2 20010208 (WO 0109750)

Application: WO 2000US20415 20000727 (PCT/WO US0020415)

Priority Application: US 99146039 19990728; US 2000618809 20000718

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK

DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR

LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ

TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 10511

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... few. The invention could be used by a wide variety
of customers, such as but **not** limited to, **insurance company**
policyholders, fleet companies, employees of a company,
members of a particular organization or association, third...

12/3,K/43 (Item 36 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00769510 **Image available**

**A METHOD AND SYSTEM TO SYNTHESIZE PORTFOLIOS OF GOODS, SERVICES OR
FINANCIAL INSTRUMENTS**

**PROCEDE ET DISPOSITIF PERMETTANT DE SYNTHETISER DES PORTEFEUILLES DE BIENS,
DE SERVICES OU D'INSTRUMENTS FINANCIERS**

Patent Applicant/Assignee:

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(Residence), US (Nationality)

Inventor(s):

KAUFFMAN Stuart A, 1811 S. Camino Cruz Blanco, Santa Fe, NM 87505, US

Legal Representative:

MORRIS Francis E, Pennie & Edmonds LLP, 1155 Avenue of the Americas, New
York, NY 10036, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200103046 A1 20010111 (WO 0103046)

Application: WO 2000US18632 20000707 (PCT/WO US0018632)

Priority Application: US 99142543 19990707

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English
Filing Language: English
Fulltext Word Count: 14128

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
Claims

Claim

- ... management, these finiiis typically do not offer this service to their other less-wealthy customers. **Insurance companies** also do **not** offer custom **insurance** programs to their typical customers. For instance, a customer cannot typically acquire insurance on some...
- ...services wasteful to the customer, because, for example, they require insurance of goods for which **insurance** is **not** sought in order to insure those goods for which insurance is desired. More generally, there ...
- ...represent customer wishes for various combinations of features available with the goods. For example, for **automobiles** , a customer may desire a particular package of options, colors, etc. not currently offered by the manufacturer, while for computer systems, a customer may desire particular RAM, **storage** , processors, installed adapter cards, etc. In one alternative, a set of potential customers can be...
- ...to, and provided by, the particular customer or business, or it can be present in **databases** of economic behaviors from which it is extracted by known "data-mining" techniques. Such economic behavior **databases** can include data for a single customer, a single store or world wide web site ...
- ...Internet, according to which data is gathered directly from - 4 customers of businesses or from **records** of the economic behaviors of customer or business. Portfolios are then assembled by on-line...one user device for gathering preference data from a plurality of customers, at least one **server** computer configured by computer instructions to cause the **server** computer to gather preference data from a plurality of customers, wherein the preference data is...
- ...cluster, and at least one communications network for communicating between the user devices and the **server** computers. In an alternate aspect, the present invention includes a system for dynamically synthesizing portfolios...
- ...economic, particularly econometrics. Data can be gathered on-line, for example, over the Internet, or " **data - mined** " from **databases** of historic data directed to the economic behavior of customers. It is preferred that customer...

12/3,K/44 (Item 37 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00757112 **Image available**

METHOD AND SYSTEM FOR ISSUING AND MANAGING CERTIFICATES OF INSURANCE
PROCEDE ET SYSTEME PERMETTANT DE DELIVRER ET DE GERER DES CERTIFICATS
D'ASSURANCE

Patent Applicant/Assignee:

VERICERT INC, 8144 Walnut Hill Lane, Suite 1080, Dallas, TX 75231, US, US

(Residence), US (Nationality)
Patent Applicant/Inventor:
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GIST William R, 1909 Bazoria, Mesquite, TX 75150, US, US (Residence), US
(Nationality)
CROUCH Lester S, 1120 Melrose Drive, Richardson, TX 75080, US, US
(Residence), US (Nationality)
PRENGLER Michael D, 647 Harvest Glen Drive, Richardson, TX 75081, US, US
(Residence), US (Nationality)
EISENMANN Eugene J Jr, 3621 Dewberry, Plano, TX 75025, US, US (Residence)
, US (Nationality)
Legal Representative:
FISH Charles S (agent), Baker Botts L.L.P., 2001 Ross Avenue, Dallas, TX
75201-2980, US,
Patent and Priority Information (Country, Number, Date):
Patent: WO 200070494 A2-A3 20001123 (WO 0070494)
Application: WO 2000US13512 20000517 (PCT/WO US0013512)
Priority Application: US 99134421 19990517
Designated States: AE AG AL AM AT AT (utility model) AU AZ BA BB BG BR BY
CA CH CN CR CU CZ CZ (utility model) DE DE (utility model) DK DK (utility
model) DM DZ EE EE (utility model) ES FI FI (utility model) GB GD GE GH
GM HR HU ID IL IN IS JP KE KG KP KR KR (utility model) KZ LC LK LR LS LT
LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SK (utility
model) SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 10624

Main International Patent Class: G06F-017/60

Fulltext Availability:

Claims

Claim

... 1

Ci PRODUCER THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AN
Southwest **Insurance** CONFERS **NO** RIGHTS UPON THE CERTIFICATE HOLDER.
THIS CERTIFICA 98745 Westbrook AMEND, EXTEND OR ALTER THE COVERAGE...

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B&R Equipment - Keller TX 75654

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Landscaping, Inc. - Miami FL 33168
for an existing one...

...PEO

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Insured Cardfile for Better Demolition and Remodeling
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PREV NEXT Search..]

Name: Better Demolition & Contracting
Address: 15280 Addison...special instructions,
Damage per accident are applicable. Deductibles \$500

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ABC **Motor** Company, and the Certificate Holder as stated
hereon, are always named as Additional Insured as No 0
respects to their interest in **Automobiles** . Click the next button to
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software on a PC in
the office, insureds can obtain a certificate
of **insurance** quickly and easily **without** having
to contact their agent. It's all automatic once
the agent has established the...

...are about to expire.

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Certificate Holder Services.

VeriCert, Inc. **Insurance Company** Services
8144 Walnut Hill Lane For **insurance companies** interested in tracking
Sutie 1 1 22 certificates of insurance written on their
Dallas, Texas...

...that

F: 214 1530 not only tracks relevant certificates, but also
info@vericert.com provides **database** functions and produces
custom reports.

Click here for more information on VeriCert's

Insurance Company Services.

Adobe Solutions Network jkrosoff I Cedified IZmsdn isv
ACCORD De"ioper Novion, ISolution Pmvide...Termination of contract of
insurance in force (@earch Results *chang,
@y voluntary act of the **insurance company** or The search returned the
insured, effected in accordance with provisions following information:
in the...

12/3,K/45 (Item 38 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00753805 **Image available**

PORTABLE HEALTH RECORD

DOSSIER DE SANTE PORTABLE

Patent Applicant/Assignee:

HEALTHGRAM INC, P.O. Box 11088, Charlotte, NC 28220-1088, US, US
(Residence), US (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

TATE David R, 2222 Delpond Lane, Charlotte, NC 28226, US, US (Residence),
US (Nationality), (Designated only for: US)

Legal Representative:

PANG Andrew Y, Dougherty & Associates, Suite 400, 6230 Fairview Road,
Charlotte, NC 28210, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200067185 A1 20001109 (WO 0067185)

Application: WO 2000US12504 20000505 (PCT/WO US0012504)

Priority Application: US 99132535 19990505

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE

DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC

LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK

SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 9078

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... status monitoring and maintenance.

SUMMARY OF THE INVENTION

The present invention is a portable health **record** system and healthcare delivery method designed to provide access to relevant health information enabling people...

...form of healthcare delivery, such as conventional healthcare providers on a global basis, including but **not** limited to health **insurance companies**, managed healthcare organizations, hospitals, and licensed medical professionals. The invented system and method educates members... delivery, such as conventional healthcare providers in the global healthcare industry, including but **not** limited to health **insurance companies**, managed healthcare organizations, hospitals, and licensed medical professionals. The invented healthcare portal educates members on ...

12/3,K/46 (Item 39 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00470876 **Image available**

SYSTEM FOR SYNDICATION OF INSURANCE

SYSTEME DE SYNDICAT D'ASSURANCE

Patent Applicant/Assignee:

WALKER ASSET MANAGEMENT LIMITED PARTNERSHIP,

Inventor(s):

WALKER Jay S,

SPARICO Thomas M,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9901810 A2 19990114

Application: WO 98US13720 19980701 (PCT/WO US9813720)

Priority Application: US 97886256 19970701

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES

FI GB GE GH GM GW HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD

MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ

VN YU ZW GH GM KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH

CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML

MR NE SN TD TG
Publication Language: English
Fulltext Word Count: 10653
Main International Patent Class: G06F-017/60
Fulltext Availability:
Claims

Claim

... 1301, the
insurance company receiv

es a monthly premium check in a
certain policy. The **insurance company** deposits the
check and enters payment information into the central
controller 201, which updates the policy **database** 320
accordingly (step 1302).
The central controller 201 then queries the syndication
(by policy) **database** 330 (step 1303), to determine
whether the policy is offered in syndication (step
1304), and...

...policy is not in syndication, or if there are no
existing investors (step 1306), the **insurance company**
does **not** make a syndication payment; the central
controller 201 updates the policy **database** 320 to
reflect receipt of the premium (step 1307).
If the policy is in syndication...

...of the
premium should be paid), the central controller 201
queries the investor (by policy) **database** 340 for the
corresponding investor identification (step 1308). The
insurance company server then obtains the address of
each investor to be paid from the investor (by name)
database 480 of the syndication central **server** 120.
Alternatively, the **insurance company server** 110 may
maintain an investor **database** in the **storage** device 210
that mirrors the investor (by name) **database** 480. The
insurance company central controller then issues checks
payable to each individual investor for his due portion
of the received premium (step 1309), The **insurance**
company server updates the billing/payment **database** 380
to reflect the payments made to each investor (step
1310), The **insurance company server** 110 then transmits

- 28

updated payment information to the syndication central
server 120 (step 1311),

Figure 14 shows the steps executed in processing a
5 claim according insurance payout against a policy. The **insurance**
company investigates the claim and determines that the
claim is valid (step 1402), The **insurance company**
central controller 201 then accesses the policy
database 320 (step 1403), to determine whether the
policy is offered in syndication (step 1404). If **not** ,
the **insurance company** issues a check for appropriate
coverage as specified in the policy (step 1405),
If the policy is syndicated, the **insurance company**
central controller accesses the appropriate **record** or
records in the investor (by policy) **database** 340 (step
1406). The **insurance company** central controller then

extracts the authorization number for the frozen unused credit line from the transaction **database** 370, The **insurance company** central controller processes the claim with respect to each investor, charging each investor's credit...

...cover the claim (step 1407). The central controller stores the transaction information in the transaction **database** 370 (step 1408), The transaction information may include the transaction date, claim number, policy number, investor ID number, transaction amount, and authorization number, The **insurance company** central controller transmits the claim processing transaction data to the insurance syndication central **server** 120 and the credit card issuing bank **server** 150 (step 1409), The syndication central **server** receives the claim transaction

- 29

information and forwards it via e-mail to the corresponding investors (step 1410), Finally, each of the servers 110, 120 and 150 update their **databases** to reflect the claim on the policy and the resulting credit card account transaction (step...of an insurance policy, the apparatus comprising: a processing system including a processor and a **storage** device connected to the processor; a data receiving device connected to the processing system for...

...and
a data output device connected to the processing system for outputting data,
wherein the **storage** device contains a program, adapted to be executed by the processor, to receive policy information...

12/3,K/47 (Item 40 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00339391 **Image available**

SYSTEM AND METHOD FOR RISK TRANSFER AND DIVERSIFICATION THROUGH THE USE OF ASSURANCE ACCOUNTS

SYSTEME ET PROCEDE DE TRANSFERT ET DE DIVERSIFICATION DE RISQUE A L'AIDE DE COMPTES D'ASSURANCE

Patent Applicant/Assignee:

KING Douglas L,
BARCLAY Alasdair G,
WELLMAN Rockie C,

Inventor(s):

KING Douglas L,
BARCLAY Alasdair G,
WELLMAN Rockie C,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9621903 A1 19960718

Application: WO 96US51 19960111 (PCT/WO US9600051)

Priority Application: US 9560 19950109

Designated States: AL AM AU AZ BB BG BR BY CA CN CZ EE FI GE HU IS JP KG KP
KR KZ LK LR LS LT LV MD MG MK MN MX NO NZ PL RO RU SG SI SK TJ TM TR TT

UA UZ VN KE LS MW SD SZ UG AZ BY KZ RU TJ TM AT BE CH DE DK ES FR GB GR
IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD TG
Publication Language: English
Fulltext Word Count: 19816

Main International Patent Class: G06F-017/60

Fulltext Availability:

Claims

Claim

... portion

20 of such risks to existing markets. For these exposures, today's financial and **insurance** markets often do **not** provide adequate risk transfer alternatives, the price may be so substantial as to warrant retention...in a 20 preferably statutorily protected structure which improves upon the underwriting flexibility of an **insurance company**, risk taking activities of other enterprises, and other attributes of capital leveraging structures with risk...resemblance to the capital of a 15 traditional capital leveraging financial institution, a bank or **insurance company**). These interests are not segregated and constitute capital available to support operating activities, as working...of the risk diversification subsystem matched to the risk accepted, In the preferred embodiment, an **insurance company** is the entity which adopts the system, although other enterprises could also utilize the invention...negotiation is to a great deal based on the data readily made available by the **data base** system of the present invention as created and maintained by the entity, The entity maintains...unique role, Although seeking to manage the enterprise more similar to an exchange than an **insurance company**, 20 promoting the involvement of transactional capital participants and generally encouraging a marketplace usage approach...art would only permit the materials supplier to invest in the shares of 2S an **insurance company** established specifically to accept property catastrophe risks or to buy lumber or property catastrophe futures...

...term government

securities while supporting insurance risks. During those periods where the investment manager elects **not** to support 20 **insurance** risks due to low premium levels, a variety of alternate investments might be permitted, thus...RULE 26) participants or retained by primary shareholders, within the Reserved Assets substructure. This exchange/ **insurance company** composite arrangement is designed to create a market price for the transfer of these components...

12/3,K/48 (Item 41 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00294708 **Image available**

MEDICAL TRANSACTION SYSTEM

SYSTEME DE TRANSACTION POUR LE DOMAINE MEDICAL

Patent Applicant/Assignee:

MEDICAL MANAGEMENT RESOURCES INC,

Inventor(s):

BURKS James L,
SCHICK Robert R,
SCHWEITZER Sheila H,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9512857 A1 19950511

Application: WO 94US12633 19941102 (PCT/WO US9412633)

Priority Application: US 93147156 19931102

Designated States: AM AT AU BB BG BR BY CA CH CN CZ DE DK EE ES FI GB GE HU
JP KE KG KP KR KZ LK LR LT LU LV MD MG MN MW NL NO NZ PL PT RO RU SD SE
SI SK TJ TT UA UZ VN KE MW SD SZ AT BE CH DE DK ES FR GB GR IE IT LU MC
NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 28151

Main International Patent Class: G06F-017/60

Fulltext Availability:

Claims

Claim

... files and

databases required to adjudicate medical claims are kept at each of the respective **insurance companies**. Thus, there is no need for a centralized database having specific insurance carrier information at the medical transaction system for processing a medical...

...to adjudicate and process medical claims.

Another advantage is that information to maintain a centralized **database** for validating claims is **not** required from the **insurance** 1 5 carriers.

Another embodiment of the unique medical transaction system of the invention includes...

...the remittance and electronic funds transfer messages and associate the compiled information with the generic **records** in the **database** generated from the medical data requests. Thus, the medical transaction system can generate a **database** from the medical transaction requests, the remittance messages, and the electronic funds transfer messages. This **database** may be statistically analyzed off-line or in a real time manner.

Another embodiment of...

...the trading partners. In this type

of system, the healthcare provider may request medical data **records** of a patient in order to properly diagnose or prescribe a treatment for a patient's condition. The transaction request for medical data **records** 5 is routed through the medical transaction system to the appropriate medical data **record** source, such as another healthcare provider. The medical data **record** source, in response, provides medical data **records**

to the requesting healthcare provider station through the medical transaction system. This embodiment of the medical transaction system handles this type of medical data **record** transactions along with the medical claim transactions previously discussed. Thus, this embodiment of the invention provides a medical transaction system that integrates the function of providing medical data **records** with the function of processing medical healthcare claims. - 10

Other advantages of the present invention...system 10 reorganizes the information from the received medical claim into a generic medical

claim **record** format. These generic medical **records** may be stored in the memory of the medical transaction system or organized in a generic transaction **database** 12 associated with the system. The medical transaction system 10 may periodically extract generic medical **records** - 13

that correspond to one of the trading partners. These extracted data **records** are formatted in a format that corresponds to a computer identification code that corresponds to a trading partner. Typically, the data message format for the formatted generic **records** are stipulated in a contractual agreement between the operator of the medical transaction system and...

...10 may, at 10:00 p.m. each evening, extract all the generic medical **records** received for a day that represent claims for a particular **insurance company**, such as a Blue Cross/Blue Shield affiliate, format the **records** and send them to the Blue Cross/Blue Shield affiliate for adjudication. 15 The...

...and protocols but also organizes the data in the received data messages to create generic **records** which contain the medical claim information. These generic **records** facilitate the organization of a generic transaction **database** 12 and the extraction of the generic **records** for transmission to a trading partner. Thirdly, each of the insurance carrier trading partners maintains its own **databases** for adjudicating the claims it receives from system 10. Thus, there is 10 no requirement for system 10 to have a centralized **database** having specific insurance carrier information for processing or adjudicating medical claims. Another embodiment of the medical transaction system...

...the capabilities of the system shown in Fig. 1 and preferably includes a generic transaction **database** 16. Additionally, the medical transaction system of Fig. 2 includes a verifier to verify...The medical transaction system of Fig. 2 also includes a compiler that generates a generic **record** that contains identifying information regarding a data message received from a healthcare 5 provider that...

...2 also includes an analyzer that generates statistical data from the data in the generic **records** of the **database** 16. This statistical data may include which healthcare providers are submitting the most claims, the...

...course, other types of statistical information could be determined from the data in generic transaction **database** 16. A medical computer system that uses a preferred embodiment of the medical transaction...

...one healthcare provider to another. Thus, system 18 may be used to communicate medical data **records** from one healthcare provider station in response to a request from another healthcare provider station...

...claim adjudication information from payors, electronic funds transfer

messages to financial institutions, and medical data **records** from insurance carriers and medical service sites such as laboratories and the like. As explained...from the healthcare providers and trading partners, and preferably organizes the compiled data in generic **record** formats for inclusion in a generic transaction **database** 20. The generic **database** 20 of the system 18 may provide a history of a claim submission, adjudication, and payment as well as a repository for medical data **records** which are transmitted through the medical transaction system. Preferably, an analyzer may be included 1...

...in the medical transaction system 18 to statistically analyze the data within generic transaction **database** 20. The analyzer may provide additional statistical information such as which healthcare providers are being...

...of claims rejected, and other 15 financial information. Additionally, the claims and medical data records stored in the generic transaction **database** 20 may be analyzed to determine what demographic group requires the most medical visits, the...

...8 is that the information passing through the system can be organized in generic data **records** independent of the - 18 data message formats which are being received by and transmitted from the medical transaction system. These generic data **records** include claim information, financial information, and medical history information, all of which are a valuable...

...used by a patient to pay for those portions of a medical claim that are **not** covered by an **insurance** carrier' ... executing a compiler program to compile information from the data messages and create the generic **records**, and an extractor program could extract selected ones of the generic **records**, format them to particular data formats and provide the formatted data messages to the communication...

...from the communication layer 24 and organizes the data from the received data messages into **records** having a generic format. Periodically, the kernel 22 extracts the generic data **records** corresponding to a particular computer station, formats the information in the generic **records** into the data message format recognized by the computer station and supplies the formatted - 21...

Set	Items	Description
S1	1	AU=(LOTT E? OR LOTT, E?)
S2	1435552	DATA() (BASE? OR FILE? OR MINE? OR BANK?) OR DATABASE? OR D-ATAFILE? OR DATAMIN? OR DATABANK? OR STORAGE OR DB OR RECORD? ? OR SERVER OR CENTRAL() FILE
S3	2101044	MOTOR? OR VEHICLE? OR AUTOMOBILE? OR CAR OR CARS
S4	1512	DMV OR MVA OR DEPARTMENT(1W)MOTOR OR MOTOR(1W)ADMINISTRATI-ON OR INSURANCE()COMPAN???
S5	131	UNINSURED? OR "NOT"()INSURED OR (WITHOUT OR "NOT" OR "NO")-(3N)INSURANCE
S6	12	S5 AND S2 AND S3
S7	6	S5 AND S3 AND S4
S8	14	S5 AND S2 AND S4
S9	24	S6:S8
S10	25	S1 OR S9

? show file

File 344:Chinese Patents Abs Aug 1985-2003/Nov
(c) 2003 European Patent Office

File 347:JAPIO Oct 1976-2003/Oct(Updated 040202)
(c) 2004 JPO & JAPIO

File 350:Derwent WPIX 1963-2004/UD,UM &UP=200413
(c) 2004 Thomson Derwent

File 371:French Patents 1961-2002/BOPI 200209
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10/5/1 (Item 1 from file: 347)
DIALOG(R)File 347:JAPIO
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07647509 **Image available**
ELECTRONIC INSURANCE SERVICE CERTIFICATE SYSTEM AND ELECTRONIC INSURANCE
SERVICE METHOD

PUB. NO.: 2003-141364 [JP 2003141364 A]
PUBLISHED: May 16, 2003 (20030516)
INVENTOR(s): SHIODA KUNIO
OTSUKA EIJI
SUZUKI YOSHIO
TSUKAMOTO HIDETOSHI
SHIMIZU JIRO
SUZUKI HIROSHI
HARA AKIKO
OKUBO KENICHI
APPLICANT(s): NTT DOCOMO INC
AIU INSURANCE CO
APPL. NO.: 2001-331523 [JP 2001331523]
FILED: October 29, 2001 (20011029)
INTL CLASS: G06F-017/60

ABSTRACT

PROBLEM TO BE SOLVED: To realize an electronic insurance service certificate system for allowing a person to receive an **insurance** service even **without** carrying an **insurance** contract document and for providing an insurance policy with little possibility of being illegally used by altering data contents.

SOLUTION: An insurance service can be received by downloading from an **insurance company server** insurance contract data needed to receive a service based on an insurance contract, storing the insurance contract data in a portable terminal to which a **storage** medium containing ID information is connected and presenting the portable terminal with the stored insurance contract data displayed on a display screen.

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10/5/2 (Item 2 from file: 347)
DIALOG(R)File 347:JAPIO
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07483565 **Image available**
METHOD FOR PROCESSING INSURANCE INFORMATION AND COMPUTER SYSTEM

PUB. NO.: 2002-352083 [JP 2002352083 A]
PUBLISHED: December 06, 2002 (20021206)
INVENTOR(s): MASAKI SATOSHI
MIYAMOTO KENJI
YAMAMOTO TAKESHI
KURITA YOKI
TOYODA TAKASHI
HAYAMIZU TAKUYA
YAMANAKA YOSHIAKI
UDONO TAKAYUKI
TAN HIROYUKI
APPLICANT(s): TOKIO MARINE & FIRE INSURANCE CO LTD
APPL. NO.: 2001-159962 [JP 2001159962]

FILED: May 29, 2001 (20010529)
INTL CLASS: G06F-017/60

ABSTRACT

PROBLEM TO BE SOLVED: To provide information processing technique for relieving business burden on major customers and an **insurance company** in order **not** to cause hindrance in insurance money payment.

SOLUTION: Business burden on the customers and the **insurance company** is reduced by receiving the list of **automobiles** which are held at that point of time once a month, for example, without inputting information whenever a new **car** is purchased or a **car** is scrapped as in a conventional manner. Besides, identifying information of an **insurance** object which is **not** comprised in a list received this time but comprised in a list immediately before reception and identifying information of the insurance object which is comprised in the list received this time but is not comprised in the list immediately before reception are extracted so as to **record** information concerning a timing with respect to the list which is received this time. Then it is easily judged whether the insurance object is an **insurance** contract object or **not** in the case of a claim service such as the occurrence of an accident and also insurance money payment is easily adjusted.

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10/5/3 (Item 3 from file: 347)

DIALOG(R)File 347:JAPIO

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07314951 **Image available**

INSURANCE RES INQUIRY SYSTEM, INSURANCE RES REQUIRING SYSTEM, INVESTIGATION
PROGRESS GRASPING SYSTEM, AND INSURANCE RES PAYMENT SYSTEM

PUB. NO.: 2002-183437 [JP 2002183437 A]
PUBLISHED: June 28, 2002 (20020628)
INVENTOR(s): SHIBAYAMA KIMIHIKO
ISHIBASHI MASASUKE
APPLICANT(s): AIOI INSURANCE CO LTD
APPL. NO.: 2000-380967 [JP 2000380967]
FILED: December 14, 2000 (20001214)
INTL CLASS: G06F-017/60

ABSTRACT

PROBLEM TO BE SOLVED: To provide an insurance res inquiry system, an insurance res requiring system, an investigation progress grasping system, and an insurance res payment system allowing an easy inquiry or procedure for payment of insurance money when an unpredictable res possibly meeting payment of insurance money occurs on the insurance contractor side.

SOLUTION: This system includes a **server** computer 2 of an **insurance company** and a terminal device 3 connected to the **server** computer 2 via a network 4. Information about a res occurring on an insurance contractor side is inputted to format data 221 transmitted from the **server** computer 2 for forming report data 321. The report data 321 are referred to a payment demand **database** 21 previously storing payment demands for insurance money as data in the **server** computer 2, and it is determined whether the res meets the **insurance** payment or **not** and this determination is transmitted to the terminal device 3.

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10/5/4 (Item 4 from file: 347)
DIALOG(R)File 347:JAPIO
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07240776 **Image available**
SYSTEM FOR PROCESSING PAYMENT OF INSURANCE PRODUCT AND RECORDING MEDIUM

PUB. NO.: 2002-109227 [JP 2002109227 A]
PUBLISHED: April 12, 2002 (20020412)
INVENTOR(s): NAGANO TAKESHI
HIRAKI HIDEKAZU
KODA AKIRA
UEHARA HIROSHI
HIKICHI TATSUYA
MORI KI KOSUKE
KUWABARA SHIGEO
AIDA HIROSHI
TASHIRO REIKO
APPLICANT(s): TOKIO MARINE & FIRE INSURANCE CO LTD
APPL. NO.: 2000-300784 [JP 2000300784]
FILED: September 29, 2000 (20000929)
INTL CLASS: G06F-017/60

ABSTRACT

PROBLEM TO BE SOLVED: To provide a payment processing system for supporting an insurance service form which is attractive to both of an **insurance company** and a contractor.

SOLUTION: The payment processing system 1 is constituted by providing a **database** management system(DBMS) 15 holding contract information for each contractor concerning the contract of an insurance product where an exonerated money amount is fixed, an insurance payment processing part 12 performing an insurance payment processing based on contract information, a compensation amount payment processing part 14 performing the payment processing of a compensation money amount for helping each contractor with the exonerated money amount within the range of the exonerated amount and a main control part 11. The main control part 11 cumulates the self-pay amount of each contract for a prescribed time, pays **insurance without** self-pay concerning an accident after the cumulative value becomes a prescribed value and pays compensation money within the range of the exonerated money amount when the exonerated amount is high. Then a processing is realized, by which the self-pay of the contractor is reduced.

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10/5/5 (Item 5 from file: 347)
DIALOG(R)File 347:JAPIO
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07173413 **Image available**
VEHICLE INSURANCE SYSTEM

PUB. NO.: 2002-041800 [JP 2002041800 A]
PUBLISHED: February 08, 2002 (20020208)
INVENTOR(s): OZAWA SHUNICHI
APPLICANT(s): TOYOTA MOTOR CORP
APPL. NO.: 2000-224158 [JP 2000224158]

FILED: July 25, 2000 (20000725)
INTL CLASS: G06F-017/60

ABSTRACT

PROBLEM TO BE SOLVED: To apply insurance which is advantageous to an insurant **without** any rise in **insurance** even when the insurant has plural **vehicles** .

SOLUTION: This system has an insurance condition **storage** means 6 which stores insurance conditions set for the insurant 20 and **vehicles** 7a to 7c when the insurant 20 has those **vehicles** as an object of the insurance, a **vehicle** authorizing means 4 which authorizes the **vehicles** used by the insurant 20, and an insurance condition switching means 4 which makes effective only the insurance conditions set for the set **vehicle** .

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10/5/6 (Item 6 from file: 347)

DIALOG(R)File 347:JAPIO

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07103995 **Image available**

METHOD AND SYSTEM FOR, ASSISTING INSURANCE AGENT

PUB. NO.: 2001-331652 [JP 2001331652 A]

PUBLISHED: November 30, 2001 (20011130)

INVENTOR(s): TAKEUCHI MASAKI

APPLICANT(s): JAPAN RISK MANAGEMENT KK

APPL. NO.: 2000-153060 [JP 2000153060]

FILED: May 24, 2000 (20000524)

INTL CLASS: G06F-017/60

ABSTRACT

PROBLEM TO BE SOLVED: To assist smooth business activities of an insurance agent which can handle articles of only one to several **insurance companies** and to provide optimum articles for respective customers.

SOLUTION: An agent 2 contracts with many **insurance companies** , and rearranges and stores enormous data relating various articles provided by the respective **insurance companies** in an insurance article comparison **database** 22 on a managing **server** 20 so that articles of the same kinds of the respective companies can be compared. The agent 3 when consulted with by the customer 4 accesses the managing **server** 20 by using a terminal device 30 to browse comparison data on a WWW page and finds the best article for the customer 4. When the selected article is **not** handled by the **insurance** agent 3, the customer 4 is introduced to the agent 2. The agent 2 makes a contract for the article with the customer 4 and pays an introduction commission to the insurance agent 3.

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10/5/7 (Item 7 from file: 347)

DIALOG(R)File 347:JAPIO

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06856805 **Image available**

COMMODITY TRANSACTION METHOD USING INTERNET

PUB. NO.: 2001-084307 [JP 2001084307 A]
PUBLISHED: March 30, 2001 (20010330)
INVENTOR(s): HASEGAWA TORU
APPLICANT(s): CAPION KK
APPL. NO.: 11-261257 [JP 99261257]
FILED: September 14, 1999 (19990914)
INTL CLASS: G06F-017/60; G06F-013/00

ABSTRACT

PROBLEM TO BE SOLVED: To provide a commodity transaction method using internet, by which an **insurance** company guarantees the debt of a customer, by making a contact among a non-life **insurance** company, a certification **server** and the customer for securing the credit of a contract joining store when debt is not fulfilled.

SOLUTION: A customer (user terminal part) G establishes and registers the account of a financial institution B through a certification **server** (storage agency) D. A contract is made among a non-life **insurance** company, the certification **server** D and the customer G for securing the credit of a contract joining store S when debt is **not** fulfilled. The **insurance** company adds 2% to commodity price and the certification **server** D receives the transfer charge of one hundred and several ten yen, for example. The contract joining store S recognizes the existence of ID/password of the customer through the certification **server** D by receiving the will of the payment of commodity price by the customer. Thus, students living in farm/mountain villages and a fishing village can realize commodity transaction by internet. Certification servers D can newly enter the transaction market and the discovery effect of potential demand can be realized.

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10/5/8 (Item 1 from file: 350)

DIALOG(R)File 350:Derwent WPIX
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015614908 **Image available**
WPI Acc No: 2003-677065/200364

System and method for operating insurance for preventing divorce

Patent Assignee: HO K (HOKK-I)

Inventor: HO J K

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2002079695	A	20021019	KR 200257483	A	20020919	200364 B

Priority Applications (No Type Date): KR 200257483 A 20020919

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
KR 2002079695	A	1	G06F-019/00	

Abstract (Basic): KR 2002079695 A

NOVELTY - A divorce prevention insurance operating system and method is provided to grant an insurance amount to a married couple who subscribed for a divorce prevention insurance in a case that the married couple does **not** divorce until an **insurance** expiration date.

DETAILED DESCRIPTION - The method comprises steps of a married couple registering a member at a web site which offers a divorce prevention insurance service, a main **server** of the web site giving an

ID and a password to the married couple, the site main **server** storing personal data of the married couple at a **database** and transmitting the personal data to a main **server** of an **insurance company** over a wireless or wired internet, the main **server** of the **insurance company** registering the married couple as an insurance contractor based on the transmitted personal data, the main **server** of the **insurance company** checking if the couple pays a premium monthly and the couple divorces until an insurance expiration date, the main **server** of the **insurance company** terminating the insurance contract or granting an insurance amount to the couple according to a checking result, and the site main **server** notifying the couple of the insurance contract termination or the insurance amount allowance date.

pp; 1 DwgNo 1/10

Title Terms: SYSTEM; METHOD; OPERATE; INSURANCE; PREVENT; DIVORCE

Derwent Class: T01

International Patent Class (Main): G06F-019/00

File Segment: EPI

10/5/9 (Item 2 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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015505487 **Image available**

WPI Acc No: 2003-567634/200353

XRPX Acc No: N03-451298

Client/server method for data processing, involves receiving request corresponding to user session and binding virtual machine being assigned to user session, to operating system process in order to process the request

Patent Assignee: KUCK H (KUCK-I); KUCK N (KUCK-I); LOTT E (LOTT-I); ROHLAND H (ROHL-I); SCHMIDT O (SCHM-I); SAP AG (SAPS-N)

Inventor: KUCK H; KUCK N; **LOTT E**; ROHLAND H; SCHMIDT O

Number of Countries: 102 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20030088604	A1	20030508	US 2001348068	P	20011107	200353 B
			US 2002400491	P	20020801	
			US 2002290087	A	20021107	
WO 200340919	A2	20030515	WO 2002EP12460	A	20021107	200353

Priority Applications (No Type Date): US 2002290087 A 20021107; US 2001348068 P 20011107; US 2002400491 P 20020801

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20030088604	A1	14	G06F-017/00	Provisional application	US 2001348068

Provisional application US 2002400491

WO 200340919 A2 E G06F-009/46

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SC SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW

Designated States (Regional): AT BE BG CH CY CZ DE DK EA EE ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SK SL SZ TR TZ UG ZM ZW

Abstract (Basic): US 20030088604 A1

NOVELTY - The method involves initializing a process attachable virtual machine for a user session, receiving a request corresponding

to the user session and binding the virtual machine to an operating system process in order to process the users request. The virtual machine and the operating system process are detached after completion of the processing of the request.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for a computer program product that is tangibly stored on a computer readable medium.

USE - Used for data processing by server virtual machines.

ADVANTAGE - The method provides isolation between user systems in a scalable manner, thereby enabling a server to robustly process requests corresponding to a large number of user sessions.

DESCRIPTION OF DRAWING(S) - The drawing shows a block diagram of processor attachable virtual machines.

pp; 14 DwgNo 5/5

Title Terms: CLIENT; SERVE; METHOD; DATA; PROCESS; RECEIVE; REQUEST;
CORRESPOND; USER; SESSION; BIND; VIRTUAL; MACHINE; ASSIGN; USER; SESSION;
OPERATE; SYSTEM; PROCESS; ORDER; PROCESS; REQUEST

Derwent Class: T01

International Patent Class (Main): G06F-009/46; G06F-017/00

International Patent Class (Additional): G06F-015/163

File Segment: EPI

10/5/10 (Item 3 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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015488255 **Image available**

WPI Acc No: 2003-550402/200352

XRPX Acc No: N03-437713

Internet based insurance management system includes server with insurance management function which provides insurance information of policyholder

Patent Assignee: MIKI H (MIKI-I)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2003187073	A	20030704	JP 2001402806	A	20011219	200352 B

Priority Applications (No Type Date): JP 2001402806 A 20011219

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 2003187073	A		4	G06F-017/60	

Abstract (Basic): JP 2003187073 A

NOVELTY - Insurance information of a policyholder is stored in a **server** provided with an insurance management functional provider. Insurance information of policyholder stored in **server** is provided to policyholder on browsing internet.

USE - Internet based insurance management system.

ADVANTAGE - Enables policyholder to individually manage insurance information. Enables policyholder to promote the rationalization insurance contract. Policy holder gets an opportunity to receive a suitable insurance instrument proposal. Policyholder utilizes the system **without** financial burden. **Insurance** claim is performed rapidly. Safety of insurance information is improved. **Insurance company** can develop new product and proposal by obtaining various kinds of information.

DESCRIPTION OF DRAWING(S) - The figure shows the relationship of each provision. (Drawing includes non-English language text).

pp; 4 DwgNo 2/3
Title Terms: BASED; INSURANCE; MANAGEMENT; SYSTEM; SERVE; INSURANCE;
MANAGEMENT; FUNCTION; INSURANCE; INFORMATION
Derwent Class: T01
International Patent Class (Main): G06F-017/60
File Segment: EPI

10/5/11 (Item 4 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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015365425 **Image available**
WPI Acc No: 2003-426363/200340
XRPX Acc No: N03-340681

Electronic insurance service bond system for medical insurance, provides insurance service after authenticating mobile telephone using identification information by displaying stored insurance contract information on telephone

Patent Assignee: AIU INSURANCE CO AIU HOKEN KAISHA (AIUI-N); NTT IDO
TSUSHINMO KK (NITE)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2003141364	A	20030516	JP 2001331523	A	20011029	200340 B

Priority Applications (No Type Date): JP 2001331523 A 20011029

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
JP 2003141364	A	17	G06F-017/60	

Abstract (Basic): JP 2003141364 A

NOVELTY - The system downloads the insurance contract data from a **server** (4) of an **insurance company**, and transmits the downloaded data to a mobile telephone which is connected to a **storage** medium containing identification (ID) information. The system provides insurance service after performing authentication of mobile telephone (1) using ID information by displaying stored insurance contract data on the mobile telephone.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for electronic insurance service method.

USE - For providing insurance service for overseas and domestic travel accident insurance, **vehicle** accident insurance, public liability insurance, movable property insurance, burglary and robbery insurance, expense loss of profit insurance, fire accident insurance, medical insurance, casualty and surety insurance.

ADVANTAGE - Enables to provide **insurance** service **without** preparing any **insurance** contract-related documents.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of the electronic insurance service bond system. (Drawing includes non-English language text).

mobile telephone (1)

server (4)

pp; 17 DwgNo 1/7

Title Terms: ELECTRONIC; INSURANCE; SERVICE; BOND; SYSTEM; MEDICAL;
INSURANCE; INSURANCE; SERVICE; AFTER; AUTHENTICITY; MOBILE; TELEPHONE;
IDENTIFY; INFORMATION; DISPLAY; **STORAGE**; INSURANCE; CONTRACT;
INFORMATION; TELEPHONE

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

10/5/12 (Item 5 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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015333829 **Image available**
WPI Acc No: 2003-394766/200338
XRPX Acc No: N03-315247

Method for detection and recording of damage to a motor vehicle including documentation and reporting, whereby an automatic sensor records details of other vehicles, including number plate, so that they can be traced if necessary

Patent Assignee: SIEMENS AG (SIEI)

Inventor: SOIKA M

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
DE 10138264	A1	20030213	DE 1038264	A	20010803	200338 B

Priority Applications (No Type Date): DE 1038264 A 20010803

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
DE 10138264	A1		6	G08G-001/00	

Abstract (Basic): DE 10138264 A1

NOVELTY - The method involves the following steps:

- (a) using a sensor for recording image and profile data of an approaching or receding **vehicle** from the background data;
 - (b) using data processing unit to process sensor data and generate report data;
 - (c) storing data in non-volatile writable or re-writable memory;
- and

(d) outputting information from the processed data

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is included for a corresponding device for implementing the above method.

USE - Method for recording and archiving of data, such as a number plate, relating to a **vehicle** that is involved in an accident with a **motor vehicle** carrying the inventive system.

ADVANTAGE - The invention ensures that when a **vehicle** is damaged in a road accident, including occasions where it is parked, and the other party does **not** stop to provide **insurance** details, etc. a **record** is made of the **vehicle** number plate or similar so that tracing of the other party is greatly simplified.

DESCRIPTION OF DRAWING(S) - The drawing shows a block diagram of the data processing system.

- data processing system (1)
 - sensor (2)
 - collision sensor (3)
 - data memory (4)
 - mobile phone (5)
 - computer terminal (6)
- pp; 6 DwgNo 1/1

Title Terms: METHOD; DETECT; **RECORD** ; DAMAGE; **MOTOR** ; **VEHICLE** ; DOCUMENT ; REPORT; AUTOMATIC; SENSE; **RECORD** ; DETAIL; **VEHICLE** ; NUMBER; PLATE; SO; CAN; TRACE; NECESSARY

Derwent Class: T01; X22

International Patent Class (Main): G08G-001/00

File Segment: EPI

10/5/13 (Item 6 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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015319433 **Image available**
WPI Acc No: 2003-380368/200336
Related WPI Acc No: 2003-341197; 2003-415911
XRPX Acc No: N03-303771

Vehicle insurance certificate generation method using internet,
involves identifying expiring vehicle insurance policy stored on
central computer, to electronically order vehicle insurance certificate
from remote computer

Patent Assignee: CHAPMAN E (CHAP-I); CHU P (CHUP-I); DEAN L M (DEAN-I);
ISHERWOOD K L (ISHE-I)

Inventor: CHAPMAN E; CHU P; DEAN L M; ISHERWOOD K L

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20030028405	A1	20030206	US 99329660	A	19990610	200336 B
			US 2002174515	A	20020618	

Priority Applications (No Type Date): US 99329660 A 19990610; US 2002174515
A 20020618

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20030028405	A1		16	G06F-017/60	Cont of application US 99329660

Abstract (Basic): US 20030028405 A1

NOVELTY - An expiring **vehicle** insurance policy relating to
expiring policies, stored on a central computer is identified by an
user by viewing the remote computer data. A **vehicle** insurance
certificate relating to the expiring policy is electronically ordered
from the remote computer terminal, in response to the identification.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for
automobile insurance certificates generation system.

USE - For generating insurance certificate of passenger **vehicles**
such as black **cars**, gray **cars**, limousines, silver **cars** and taxis
using computer network such as LAN, WAN, internet.

ADVANTAGE - The requisite certificates are generated **without** much
interaction between **insurance** agent and user, time and cost savings
are achieved. Also if the insured has not taken appropriate action to
avoid cancellation of the policy, such as paying premiums due, the
policy is canceled automatically, reducing burden of the agent.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of
the **vehicle** insurance certificate generating system.

pp; 16 DwgNo 2/10

Title Terms: **VEHICLE**; INSURANCE; CERTIFY; GENERATE; METHOD; IDENTIFY;
EXPIRE; **VEHICLE**; INSURANCE; **STORAGE**; CENTRAL; COMPUTER; ELECTRONIC;
ORDER; **VEHICLE**; INSURANCE; CERTIFY; REMOTE; COMPUTER

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

10/5/14 (Item 7 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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015080648 **Image available**
WPI Acc No: 2003-141166/200313
XRPX Acc No: N03-112086

Integrated automotive vehicle cover has reflective thermal mats (modules) which are used to protect parked automotive vehicles

Patent Assignee: COLUNGA DE LA CRUZ J M (DCRU-I)

Inventor: COLUNGA DE LA CRUZ J M

Number of Countries: 100 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200306272	A1	20030123	WO 2002MX66	A	20020710	200313 B

Priority Applications (No Type Date): MX 2001U21 U 20010712

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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WO 200306272	A1	S	21	B60J-011/00	
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Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG US UZ VN YU ZA ZM ZW

Designated States (Regional): AT BE BG CH CY CZ DE DK EA EE ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SK SL SZ TR TZ UG ZM ZW

Abstract (Basic): WO 2003006272 A1

NOVELTY - Self-adhesive, reflective thermal mats (modules) which are used to protect parked automotive **vehicles** . The user can easily mount and remove the inventive cover simply by unfolding said cover on the area of the **vehicle** to be protected and rolling or folding it up when it is to be removed. The protective cover is particularly useful for outdoor parking.

DETAILED DESCRIPTION - The use of said cover is strongly advised for **vehicle** owners who can not avail of a covered parking space at work or **vehicle** owners who frequently park outside in bad weather conditions and for long periods of time. Not only does the cover protect the **vehicle** against solar rays but said cover also provides protection against objects such as balls, toys, etc. and diminishes the risk of dents due to hail; a risk which is **not** normally covered by **insurance companies** . Depending on the size and shape of the protector, it can be used partially to cover the front windscreen of the **vehicle** or together with other existing solar protection devices, such as polarised glass or internal curtain-type sun visors.

pp; 21 DwgNo 3/4

Title Terms: INTEGRATE; AUTOMOTIVE; **VEHICLE** ; COVER; REFLECT; THERMAL; MAT ; MODULE; PROTECT; PARK; AUTOMOTIVE; **VEHICLE**

Derwent Class: Q12

International Patent Class (Main): B60J-011/00

File Segment: EngPI

10/5/15 (Item 8 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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015071093 **Image available**

WPI Acc No: 2003-131611/200313

XRPX Acc No: N03-104538

Fuel access card issued by insurance company to clients when they pay vehicle insurance premiums to allow disengagement of fuel pump locking mechanism

Patent Assignee: CARBIS T H (CARB-I)

Inventor: CARBIS T H

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
GB 2376550	A	20021218	GB 200114329	A	20010613	200313 B

Priority Applications (No Type Date): GB 200114329 A 20010613

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
GB 2376550	A		9 G07C-009/00	

Abstract (Basic): GB 2376550 A

NOVELTY - A card incorporates the **vehicle** insurance policy number, the **vehicle** registration number, the **vehicle** owner name, a 'valid from' date and the expiry date, while commercial traders would carry company identification on the card. The card can be used to obtain authorization to disengage the locking mechanism on a fuel pump in order to acquire fuel by interacting through an interface on a pump to check information on the card.

USE - Obtaining fuel using fuel access card.

ADVANTAGE - Preventing people with **no insurance** obtaining fuel.

DESCRIPTION OF DRAWING(S) - The drawings shows the card and system.

pp; 9 DwgNo 1/3

Title Terms: FUEL; ACCESS; CARD; ISSUE; INSURANCE; COMPANY; CLIENT; PAY;

VEHICLE ; INSURANCE; ALLOW; DISENGAGE; FUEL; PUMP; LOCK; MECHANISM

Derwent Class: Q39; T01; T04; T05

International Patent Class (Main): G07C-009/00

International Patent Class (Additional): B67D-005/14

File Segment: EPI; EngPI

10/5/16 (Item 9 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014938733 **Image available**

WPI Acc No: 2002-759442/200282

XRPX Acc No: N02-597995

Legally compliant regulated service/product access method for insurance company , involves linking database containing legal requirements of service/product with regulatory rules engine through network

Patent Assignee: JINNETT R J (JINN-I)

Inventor: JINNETT R J

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020120477	A1	20020829	US 2001267556	A	20010209	200282 B
			US 200272289	A	20020207	

Priority Applications (No Type Date): US 2001267556 P 20010209; US 200272289 A 20020207

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
US 20020120477	A1	17	G06F-017/60	Provisional application US 2001267556

Abstract (Basic): US 20020120477 A1

NOVELTY - The **databases** containing legal requirements of services

and products subjected to government regulations and the regulatory rules engine for establishing a hierarchy of application of the legal requirements, are provided. A network linking each **database** and rules engine is created to customize service and product transactions with corresponding legal requirements, and the transaction result is output.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for the following:

(1) Communication network; and

(2) Customized insurance service and product provision system.

USE - For providing electronic access to legally compliant services/products in **insurance companies**.

ADVANTAGE - Allows real-time electronic access to a broad range of online **insurance** products and services **without** requiring brokers by linking the **database** containing legal requirements of services/product with regulatory rules engine through network.

DESCRIPTION OF DRAWING(S) - The figure shows the operational process flow diagram of system of linked, jurisdiction-specific networks.

pp; 17 DwgNo 2/5

Title Terms: COMPLIANT; REGULATE; SERVICE; PRODUCT; ACCESS; METHOD; INSURANCE; COMPANY; LINK; **DATABASE**; CONTAIN; LEGAL; REQUIRE; SERVICE; PRODUCT; REGULATE; RULE; ENGINE; THROUGH; NETWORK

Derwent Class: T01; T05; W01

International Patent Class (Main): G06F-017/60

File Segment: EPI

10/5/17 (Item 10 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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014851275 **Image available**

WPI Acc No: 2002-671981/200272

Method and system for joining vehicle insurance in free

Patent Assignee: INSLEAD CO LTD (INSL-N)

Inventor: KIM S O

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2002032830	A	20020504	KR 200063527	A	20001027	200272 B

Priority Applications (No Type Date): KR 200063527 A 20001027

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
KR 2002032830	A		1	G06F-017/60	

Abstract (Basic): KR 2002032830 A

NOVELTY - A method and system for joining **vehicle** insurance in free are provided to solve a difficulty caused by an excess competition of **insurance companies** or a market and enable a client to join to an **automobile insurance without** payment.

DETAILED DESCRIPTION - An operator(100) searches client **data based** on a predetermined selection criterion through **databases** (200-1,200-2). The operator(100) stores various commission data in an income managing **database** (200-3), stores a contribution money information guidance and a cash-bag guidance in a personal **database** (200-4), and stores data through a personal contribution in a recommendation client **database** (200-5). A main **server** (500) transmits data of the client management **database** (200-1) to the corresponding person for marketing through E-mail in accordance with a request of the

operator(100). The operator(100) judges whether a recommended client joins to an **automobile insurance** or **not**. If the client joins to an **automobile insurance**, the operator(100) makes the joining to the **automobile insurance** into a free joining. If the client recommended by a client family maintains the **automobile insurance** during a predetermined period, the operator(100) makes the joining to the **automobile insurance** into a free joining throughout one's life.

pp; 1 DwgNo 1/10

Title Terms: METHOD; SYSTEM; JOIN; **VEHICLE** ; INSURANCE; FREE

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

10/5/18 (Item 11 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014829216 **Image available**

WPI Acc No: 2002-649922/200270

XRPX Acc No: N02-514515

Insurance contract continuation method involves selecting data for updating insurance contract based on contractor information, that is displayed on contractor terminal

Patent Assignee: CHIYODA KASAI KAIJO HOKEN KK (CHIY-N); MATSUSHITA DENKI SANGYO KK (MATU); NISSAN KASAI KAIJO HOKEN KK (NISS-N); SUMITOMO KAIJO KASAI HOKEN KK (SUMI-N); TOKYO KAIJO KASAI HOKEN KK (TOKK-N); YASUDA KASAI KAIJO HOKEN KK (YASU-N)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2002230301	A	20020816	JP 200122515	A	20010130	200270 B

Priority Applications (No Type Date): JP 200122515 A 20010130

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 2002230301	A		35	G06F-017/60	

Abstract (Basic): JP 2002230301 A

NOVELTY - The data for updating insurance contract is received from insurance agency host computer and **server** (9,10) and is stored. The content for updating the contract is selected based on an information from a contractor terminal (12). The selected data for updating contract is transmitted for display on the contractor terminal.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for the following:

- (1) Insurance contract continuation system;
- (2) Insurance agency **server** ;
- (3) Contractor terminal;
- (4) Recorded medium for storing insurance contract continuation program; and
- (5) Information aggregate.

USE - For enterprise employee, in order to continue contract for insurance such as life insurance and **motor vehicle** insurance.

ADVANTAGE - Simplifies continuation of insurance contract with respect to due date of **insurance** contract **without** specific effort and time.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of the insurance contract continuation system. (Drawing includes non-English language text).

Insurance agency host computer (9)
Insurance agency **server** (10)
Contractor terminal (12)
pp; 35 DwgNo 1/17
Title Terms: INSURANCE; CONTRACT; CONTINUE; METHOD; SELECT; DATA; UPDATE;
INSURANCE; CONTRACT; BASED; CONTRACT; INFORMATION; DISPLAY; CONTRACT;
TERMINAL
Derwent Class: T01
International Patent Class (Main): G06F-017/60
International Patent Class (Additional): G06F-019/00
File Segment: EPI

10/5/19 (Item 12 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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014603273 **Image available**
WPI Acc No: 2002-423977/200245

Method for insurance agency business using internet

Patent Assignee: WINSPIA CO LTD (WINS-N)

Inventor: CHA S R

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2002001087	A	20020109	KR 200035146	A	20000624	200245 B

Priority Applications (No Type Date): KR 200035146 A 20000624

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
KR 2002001087	A	1	G06F-017/60	

Abstract (Basic): KR 2002001087 A

NOVELTY - A method for insurance agency business using the Internet is provided to obtain **insurance** -related information **without** limitation on time and space and efficiently sell insurances, thereby reducing the cost of insurances.

DETAILED DESCRIPTION - An insurance agency constructs personal data and related data of general potential insurance client, an **insurance company**, and an additional service providing company provided when visiting a Web site operated by a branch company for becoming of member as **databases** capable of interworking with the Web site(S11). A client who became a member for using a home page of Web of the insurance agency can receive information related to insurances and various related information(S12). The client who insured through the homepage of the insurance agency is allowed to use all information provided from the homepage and the insurance agency manages the insurance of the client(S13). The insurance agency constructs an additional **database** of visiting information related to the visiting clients by interworking visiting information with a membership information **database** (S14). The insurance agency provides the optimum insurance related information fitting to propensity of the client by using **databases** related to visiting information of the client if the client visits again(S15). The insurance agency provides various additional information to the client visiting the Web site(S16).

pp; 1 DwgNo 1/10

Title Terms: METHOD; INSURANCE; AGENT; BUSINESS

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

10/5/20 (Item 13 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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014538702 **Image available**

WPI Acc No: 2002-359405/200239

Method for providing one-click motor insurance money calculating service

Patent Assignee: E-NIZ CO LTD (ENIZ-N)

Inventor: CHUN B Y; KIM Y J

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2001109427	A	20011210	KR 200029569	A	20000531	200239 B

Priority Applications (No Type Date): KR 200029569 A 20000531

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
KR 2001109427	A		1 G06F-017/60	

Abstract (Basic): KR 2001109427 A

NOVELTY - A method for providing a one-click **motor** insurance money calculating service is provided so that a client can calculate **motor** insurance money of each **insurance company** by using client ID code information and **vehicle** ID code information, **without** inputting **insurance** registration conditions.

DETAILED DESCRIPTION - A communication network such as the Internet to which client computers are connected, a service providing **server**, an integrated **insurance company server** and at least one insurance **server** are formed to calculate **motor** insurance money. The service providing **server** transmits an initial menu having a **vehicle** owner name input column, a client ID code information input column and a **vehicle** ID code information input column to the clients. The initial menu can also include an insurance product selecting column. The integrated **insurance company server** transmits general insurance registration information to the respective clients. Accordingly, when the client inputs his/her ID code information and **vehicle** ID code information, the other registration conditions of the client are automatically determined. Since the client does not have to input detailed insurance registration conditions, the client can rapidly easily calculate the **motor** insurance money.

pp; 1 DwgNo 1/10

Title Terms: METHOD; ONE; CLICK; **MOTOR** ; INSURANCE; MONEY; CALCULATE; SERVICE

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

10/5/21 (Item 14 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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014537217 **Image available**

WPI Acc No: 2002-357920/200239

System and method for processing non-interest allotment of vehicle insurance bill

Patent Assignee: DABWA CO LTD (DABW-N)

Inventor: CHO H S; KIM H S

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2001086182	A	20010910	KR 200143607	A	20010719	200239 B

Priority Applications (No Type Date): KR 200143607 A 20010719

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
KR 2001086182	A		1	G06F-017/60	

Abstract (Basic): KR 2001086182 A

NOVELTY - A system and method for processing a non-interest allotment of a **vehicle** insurance bill is provided to collect clients by processing an allotment of a **vehicle insurance without** imposing the interest to members on an Internet site and to obtain an actual advertising effect using the collected clients.

DETAILED DESCRIPTION - A client computer(10) is provided for a user to connect to a **server** (50). A branch office(20) is provided for making a member store to connect to the **server** (50). A VAN company system(30) is provided for making a VAN company to connect to the **server** (50). A card company system(40) is provided for making a card company to connect to the **server** (50). The **server** (50) registers a user as a **vehicle insurance bill no** interest allotment associate member, makes the associate member to prepare an insurance joining application form, and transmits the prepared insurance joining application form to the branch office(20). In addition, the **server** (50) receives an insurance joining application form from the member store and stores the application form, transmits a command of an **insurance bill no** interest allotment processing to the VAN company system(30) and the card company system(40), and registers the user as a **vehicle insurance bill no** interest allotment normal member after checking a completion of the **insurance bill no** interest allotment process from the branch office(20).

pp; 1 DwgNo 1/10

Title Terms: SYSTEM; METHOD; PROCESS; NON; INTEREST; ALLOT; **VEHICLE** ;
INSURANCE; BILL

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

10/5/22 (Item 15 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014275247 **Image available**

WPI Acc No: 2002-095949/200213

Catechetical learning method and computer program product

Patent Assignee: DIGITAL VELLECO LTD (DIGI-N)

Inventor: CHO D H; PARK C U

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2001078433	A	20010821	KR 200074709	A	20001208	200213 B

Priority Applications (No Type Date): KR 200074709 A 20001208

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
KR 2001078433	A		1	G06F-019/00	

Abstract (Basic): KR 2001078433 A

NOVELTY - The system and method for the investment service about the entertainment business on the Internet is provided to attract investors easily by minimizing the risk of production failure through insurance, to diversify the support way of production costs by enabling netizen to invest to the entertainment product, and to maximize the PR(Public Relation) effect by dragging consumers as investors.

DETAILED DESCRIPTION - The web **server** selects the investment product among movie, play, and music business(S2). Each expert in fields decides the rank of the investment product(S4). The **insurance company** determines break-even point and insurance rates(S6). The web **server** collects investors for the investment product on a homepage(S8) and issues the stock-type bond to the members(S10). The web **server** produces the investment product like a film or disk, and commercializes or sells the investment product(S12). The web **server** equally assigns the benefits to the bondholders(S14). The web **server** analyzes the relation between the profit and break-even point and checks if the investment product is successful or not(S16). If the investment product is **not** successful, the **insurance company** transfers a part of investment to the web **server** (S18), which returns a part of the investment to the bondholders(S20). If the investment product is successful, the web **server** returns the investment principal together with a dividend to the bondholders(S22).

pp; 1 DwgNo 1/10

Title Terms: LEARNING; METHOD; COMPUTER; PROGRAM; PRODUCT

Derwent Class: T01

International Patent Class (Main): G06F-019/00

File Segment: EPI

10/5/23 (Item 16 from file: 350)

DIALOG(R)File 350:Derwent WPIX

(c) 2004 Thomson Derwent. All rts. reserv.

014079905 **Image available**

WPI Acc No: 2001-564119/200163

XRPX Acc No: N01-419902

Fuel providing method for vehicle insurance verification system, involves verifying of status of vehicle insurance and based on which activating fuel pump

Patent Assignee: JEFFERSON M O (JEFF-I); JEFFERSON W J (JEFF-I)

Inventor: JEFFERSON M O; JEFFERSON W J

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 6233563	B1	20010515	US 99245859	A	19990208	200163 B

Priority Applications (No Type Date): US 99245859 A 19990208

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 6233563	B1	10	G06F-017/30		

Abstract (Basic): US 6233563 B1

NOVELTY - **Motorist** identification information is input and **vehicle insurance database** is accessed. Status on **motorist vehicle** insurance is verified and based on which fuel pump is activated.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for fuel providing system.

USE - For **vehicle** insurance verification system.

ADVANTAGE - Accurately determines **motorist** insurance coverage, when gasoline is purchased. Aids the police department to determine states in which **vehicle** insurance is mandatory, **motorists** who are **uninsured** .

DESCRIPTION OF DRAWING(S) - The figure illustrates an exemplary gas station implementing the **vehicle** insurance verification system.

pp; 10 DwgNo 4/5

Title Terms: FUEL; METHOD; **VEHICLE** ; INSURANCE; VERIFICATION; SYSTEM;
VERIFICATION; STATUS; **VEHICLE** ; INSURANCE; BASED; ACTIVATE; FUEL; PUMP
Derwent Class: T01
International Patent Class (Main): G06F-017/30
File Segment: EPI

10/5/24 (Item 17 from file: 350)

DIALOG(R)File 350:Derwent WPIX
(c) 2004 Thomson Derwent. All rts. reserv.

012776090 **Image available**
WPI Acc No: 1999-582316/199950
XRPX Acc No: N99-430168

Automatic video sequence recording system for black box type camera system in vehicle to record events leading up to accident

Patent Assignee: CUCCURU E (CUCC-I); CUCCURU M (CUCC-I); CUCCURU V (CUCC-I)
; SARTI A (SART-I); SARTI M (SART-I)

Inventor: SARTI A; SARTI M

Number of Countries: 025 Number of Patents: 004

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
EP 947963	A1	19991006	EP 99201011	A	19990401	199950 B
IT 1305637	B	20010515	IT 98VA6	A	19980403	200223
EP 947963	B1	20030625	EP 99201011	A	19990401	200349
DE 69909004	E	20030731	DE 609004	A	19990401	200357
			EP 99201011	A	19990401	

Priority Applications (No Type Date): IT 98VA6 A 19980403

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

EP 947963 A1 E 12 G07C-005/08

Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT
LI LT LU LV MC MK NL PT RO SE SI

IT 1305637 B G08C-000/00

EP 947963 B1 E G07C-005/08

Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LI
LU MC NL PT SE

DE 69909004 E G07C-005/08 Based on patent EP 947963

Abstract (Basic): EP 947963 A1

NOVELTY - The black box type automatic recording system has digital video camera mounted to the **vehicle** producing a continuous stream of picture data. A circuit compresses and encrypts this stream and a video memory buffer stores in a FIFO mode the data for a certain number of video frames.

DETAILED DESCRIPTION - The system is started in first frame start mode when the engine is switched on. A sensor circuit senses the impact of a collision and causes a stop-block routine to execute and preserve the video sequence in the memory.

USE - For recording events that precede a e.g. **car** crash.

ADVANTAGE - Can be used to gain vital evidence in small **insurance**

claims where **no** witnesses are present.

DESCRIPTION OF DRAWING(S) - The drawing shows a schematic block diagram of the system.

pp; 12 DwgNo 3/5

Title Terms: AUTOMATIC; VIDEO; SEQUENCE; **RECORD** ; SYSTEM; BLACK; BOX; TYPE ; CAMERA; SYSTEM; **VEHICLE** ; **RECORD** ; EVENT; LEADING; UP; ACCIDENT

Derwent Class: T01; T05; W04; X22

International Patent Class (Main): G07C-005/08; G08C-000/00

File Segment: EPI

10/5/25 (Item 18 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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010159276 **Image available**

WPI Acc No: 1995-060529/199508

XRPX Acc No: N95-048141

Vehicle **speeding detection and identification method - measuring speed of vehicle , automatically reading license plate, using computer to match license plate number to information about owner of vehicle , and displaying name of owner**

Patent Assignee: GERBER E S (GERB-I)

Inventor: GERBER E S

Number of Countries: 021 Number of Patents: 009

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 5381155	A	19950110	US 93164010	A	19931208	199508 B
			US 94257267	A	19940609	
WO 9611458	A1	19960418	WO 94US11286	A	19941006	199621 N
AU 9480745	A	19960502	AU 9480745	A	19941006	199632 N
			WO 94US11286	A	19941006	
GB 2304445	A	19970319	WO 94US11286	A	19941006	199715 N
			GB 97783	A	19970115	
EP 784838	A1	19970723	EP 94931799	A	19941006	199734 N
			WO 94US11286	A	19941006	
GB 2304445	B	19980128	WO 94US11286	A	19941006	199807 N
			GB 97783	A	19970115	
EP 784838	A4	19971229	EP 94931799	A	19941006	199840
EP 784838	B1	20000614	EP 94931799	A	19941006	200033 N
			WO 94US11286	A	19941006	
DE 69424954	E	20000720	DE 624954	A	19941006	200041 N
			EP 94931799	A	19941006	
			WO 94US11286	A	19941006	

Priority Applications (No Type Date): US 94257267 A 19940609; US 93164010 A 19931208; WO 94US11286 A 19941006; AU 9480745 A 19941006; GB 97783 A 19970115; EP 94931799 A 19941006; DE 624954 A 19941006

Cited Patents: 1.Jnl.Ref; US 4591823; US 4916296; US 4988994; US 5041828; US 5066950; US 5231393; FR 2601144; FR 2619944

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 5381155	A	11	G08G-001/01	CIP of application US 93164010	
WO 9611458	A1 E	33	G08G-001/01		
Designated States (National): AU CA GB JP					
Designated States (Regional): AT BE CH DE DK ES FR GB GR IE IT LU MC NL PT SE					
AU 9480745	A		G08G-001/01	Based on patent WO 9611458	
GB 2304445	A	1	G08G-001/01	Based on patent WO 9611458	
EP 784838	A1 E		G08G-001/01	Based on patent WO 9611458	
Designated States (Regional): AT BE CH DE ES FR GB IT LI NL PT SE					

GB 2304445	B	G08G-001/01	Based on patent WO 9611458
EP 784838	A4	G08G-001/01	
EP 784838	B1 E	G08G-001/01	Based on patent WO 9611458
Designated States (Regional): AT BE CH DE ES FR IT LI NL PT SE			
DE 69424954	E	G08G-001/01	Based on patent EP 784838
			Based on patent WO 9611458

Abstract (Basic): US 5381155 A

The method includes a step of measuring the speed of the **vehicles** and determining if their speed exceeds the predetermined speed limit. The license plate number of the speeding **vehicles** is automatically read using an opto-electric reader which converts license plate alpha- numerics into digital signals.

A computer system automatically matches the license plate digital signals with a **database** of **vehicle** license numbers and derives associated information therefrom associated with the matched license plate digital signals, including the name of the speeding **vehicle** 's registered owner. The name of the speeding **vehicle** 's registered owner is displayed to the speeding **vehicles** .

ADVANTAGE - Provides visual warning, broadcast relevant information to police and optionally photographs speeding **vehicle** and driver. Helps to detect stolen or **not insured cars** or driven by unlicensed drivers.

Dwg.1/7

Title Terms: **VEHICLE** ; SPEED; DETECT; IDENTIFY; METHOD; MEASURE; SPEED;
VEHICLE ; AUTOMATIC; READ; LICENCE; PLATE; COMPUTER; MATCH; LICENCE;
 PLATE; NUMBER; INFORMATION; OWNER; **VEHICLE** ; DISPLAY; NAME; OWNER

Derwent Class: T01; T07

International Patent Class (Main): G08G-001/01

File Segment: EPI

Set	Items	Description
S1	6	AU=(LOTT E? OR LOTT, E?)
S2	9642	UNINSURED? OR "NOT"() INSURED OR INSURANCE(3N) (WITHOUT OR "-NOT" OR "NO")
S3	891656	DATA() (BASE? OR FILE? OR MINE? OR BANK?) OR DATABASE? OR D-ATAFILE? OR DATAMIN? OR DATABANK? OR STORAGE OR DB OR RECORD? ? OR SERVER OR CENTRAL() FILE
S4	624244	MOTOR? OR VEHICLE? OR AUTOMOBILE? OR CAR OR CARS
S5	5068	DMV OR MVA OR DEPARTMENT(1W) MOTOR OR MOTOR(1W) ADMINISTRATI-ON
S6	1	S2 AND S3 AND S4 AND S5
S7	73	S2(20N) S3
S8	29	S7 AND (S4 OR S5)
S9	21	(S8 OR S6) NOT PY>1999
S10	21	RD (unique items)

? show file

File 2:INSPEC 1969-2004/Feb W3
(c) 2004 Institution of Electrical Engineers

File 35:Dissertation Abs Online 1861-2004/Jan
(c) 2004 ProQuest Info&Learning

File 65:Inside Conferences 1993-2004/Feb W4
(c) 2004 BLDSC all rts. reserv.

File 99:Wilson Appl. Sci & Tech Abs 1983-2004/Jan
(c) 2004 The HW Wilson Co.

File 233:Internet & Personal Comp. Abs. 1981-2003/Sep
(c) 2003 EBSCO Pub.

File 474:New York Times Abs 1969-2004/Feb 24
(c) 2004 The New York Times

File 475:Wall Street Journal Abs 1973-2004/Feb 24
(c) 2004 The New York Times

File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
(c) 2002 The Gale Group

File 256:SoftBase:Reviews,Companies&Prods. 82-2004/Jan
(c) 2004 Info.Sources Inc

File 169:Insurance Periodicals 1984-1999/Nov 15
(c) 1999 NILS Publishing Co.

10/5/1 (Item 1 from file: 474)
DIALOG(R)File 474:New York Times Abs
(c) 2004 The New York Times. All rts. reserv.

06508277 NYT Sequence Number: 400688930207
CLOSE CALLS: ON THE ROAD AND ON THE PHONE
New York Times, Col. 1, Pg. 2, Sec. 4
Sunday February 7 1993
DOCUMENT TYPE: Newspaper JOURNAL CODE: NYT LANGUAGE: English
RECORD TYPE: Abstract

ABSTRACT:

Article on risk of **car** crashes for drivers using **car** phones; link between phones and accidents are hard to verify in scientific way because police called to scene of accident do not **record** whether **cars** had such phones and **insurance** companies do not **record** whether their drivers have phones; drawing (M)

SPECIAL FEATURES: Drawing
DESCRIPTORS: CELLULAR TELEPHONES; ACCIDENTS AND SAFETY
PERSONAL NAMES: WALD, MATTHEW L

10/5/2 (Item 2 from file: 474)
DIALOG(R)File 474:New York Times Abs
(c) 2004 The New York Times. All rts. reserv.

05310710 NYT Sequence Number: 238054880825
CAR INSURING: JERSEY LAW MISSING GOAL
SULLIVAN, JOSEPH F
New York Times, Col. 5, Pg. 1, Sec. 2
Thursday August 25 1988
DOCUMENT TYPE: Newspaper JOURNAL CODE: NYT LANGUAGE: English
RECORD TYPE: Abstract

ABSTRACT:

For first time in New Jersey's long debate over high auto-insurance rates, there are grudging admissions by Gov Kean and some lawmakers that legislation enacted five years ago to curb rising premiums has only worsened problem; there are new charges that system put in place by law has been bled by inept and possibly criminal activities of some insurance company agents; bill promised premium savings of \$150 to \$200 a policy; but average cost of policies has climbed from \$600 in 1983 to \$1,000 now; public outrage has been fed by imposition of two surcharges this year to bail out Joint Underwriting Assn, state-run system established by law to insure **motorists** who could not get policies from **insurance** companies; assn was intended to serve only those drivers with poor **records** who could not buy **insurance** on open market; instead, insurance companies which saw little in law to help them reduce their costs or improve their

COMPANY NAMES: JOINT UNDERWRITING ASSN (NJ)
DESCRIPTORS: **AUTOMOBILE** INSURANCE AND LIABILITY; RATES; LAW AND LEGISLATION; CRIME AND CRIMINALS; REFORM AND REORGANIZATION
PERSONAL NAMES: SULLIVAN, JOSEPH F; KEAN, THOMAS H (GOV)
GEOGRAPHIC NAMES: NEW JERSEY

10/5/3 (Item 3 from file: 474)
DIALOG(R)File 474:New York Times Abs
(c) 2004 The New York Times. All rts. reserv.

00221957 NYT Sequence Number: 075700711003

NYS Audit and Control Dept rept of financial and operating practices of Motor Vehicles Dept says that during yr ended Mar 31, '70, dept revoked 441,000 vehicle registrations of motorists who failed to maintain proper ins coverage; charges that 163,500 drivers ignored revocation order and may have been driving illegally; says notice of failure to comply was never entered into records and dept routinely renewed offenders registrations; dept spokesman says many lapses have since been corrected; denies that large number of uninsured motorists are on the rd)

New York Times, Col. 1, Pg. 43

Sunday October 3 1971

DOCUMENT TYPE: Newspaper JOURNAL CODE: NYT LANGUAGE: English

RECORD TYPE: Abstract

DESCRIPTORS: **AUTOMOBILE INSURANCE AND LIABILITY; AUTOMOBILE REGISTRATION AND LICENSES; AUTOMOBILES**
GEOGRAPHIC NAMES: UNITED STATES (1971)

10/5/4 (Item 1 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)

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09060505

Blitz on rogue drivers

UK: STIFFER LAWS FOR UNINSURED DRIVERS URGED

Mail on Sunday (AOK) 14 Feb 1999 p. 32

Language: ENGLISH

The UK Magistrates Association has called for stiffer powers to confiscate the **cars** of **motorists** who drive while uninsured. Approximately 1.5mn of the 30 mn **vehicles** on the road are not insured, with Liverpool and London the worst blackspots (30% and 23% of drivers are uninsured, respectively). The magistrates are calling for powers to increase fines or even jail uninsured **motorists**. They also want the UK to step into line with Europe by requiring badges of insurance to be displayed on windscreens, as are tax discs. The fine would match the amount of **insurance not paid**. While agreeing there was a problem, the AA < **Automobile Association** > would prefer a system requiring more stringent **records** to be kept. The Home office says it is studying a range of options.

COMPANY: **AUTOMOBILE ASSN**

PRODUCT: **Cars** (3711CA);

EVENT: Use of Services (48);

COUNTRY: United Kingdom (4UK);

10/5/5 (Item 2 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)

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09019859

Insurance cos post lower profits

PAKISTAN: LOSSES DESPITE HIGHER PREMIUMS

Daily Dawn (AMN) 07 Nov 1998

Language: ENGLISH

There are 54 insurance companies in Pakistan, and local companies take 87% share of the market, while only 12% is held by foreign companies. From January to June 1998, most companies registered lower profit due to huge claims. Losses of RS 1 bn was recorded in 1997 by insurance companies. Total claim to net premium ratio was at 54% compared during the period under review compared to only 49% in <1993>. Despite raising their premiums the **insurance** companies did **not record** much improvement in their profit as claims also surged considerably particularly due to theft and **motor vehicle** losses. Other claims are burglary, infidelity, fire and marine losses and theft. New Jubilee's profit remained at RS 35.4 mn despite raise in premium as claim too increased proportionately. EFU raised its premium the most at 10% compared to 1997, with highest premium at RS 530 mn from January to June 1998. Nevertheless, the company's profit slumped to RS 12 mn compared to RS 25 mn in 1997.

COMPANY: EFU; NEW JUBILEE

PRODUCT: Insurance (6300);

EVENT: Market & Industry News (60);

COUNTRY: Pakistan (9PAK);

10/5/6 (Item 3 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)

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06189962

Autojen varkausvakuutuksiin tiukennuksia iddn matkoilla

FINLAND: STRICTER TERMS FOR **CAR** INSURANCE

Helsingin Sanomat (XFB) 11 Aug 1995 p. 8

Language: FINNISH

Finnish insurance companies have introduced stricter terms for their **car** insurance policies in case of theft during trips to Russia, the Baltics or Poland. Yrjv. Mdkikdrki, PR manager of the **Car** insurance committee, says the restrictions will be introduced when renewing annual policies after July 1995. However, the terms are the same as for Finland in the firms in Industrial Insurance and Enterprise Fennia. According to Mdkikdrki, the deductible for theft insurance will be up to 10-15% of the damage, resulting in an average deductible of at least FMk 3,000 (US\$ 697.7). A number of companies have, in addition, decided **not** to sell any **insurance** policies against thefts any more. Furthermore, **motor vehicles** are required to be equipped with electronic theft prevention equipment or **storage** in protected premises.

COMPANY: INDUSTRIAL INSURANCE; ENTERPRISE FENNIA

PRODUCT: Private **Motor** Insurance (6330PM);

EVENT: null (00);

COUNTRY: Finland (5FIN); East Europe (6EE);

10/5/7 (Item 4 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)

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06067053

Mas de un millon de vehiculos viajan sin estar asegurados/

SPAIN:NON-INSURED **CARS** ESTIMATE

La Gaceta de los Negocios (ZDA) 13 Sep 1994 p.38

Language: SPANISH

According to Spain's central road traffic authorities, Direccion General de Trafico (DGT), there are an estimated 1.5mn on Spanish roads **not** covered by any **insurance** . The DGT has proposed the creation of a **database** to include details of all **cars** insured in the country.

COMPANY: DGT; DIRECCION GENERAL DE TRAFICO

PRODUCT: Private **Motor** Insurance (6330PM);

EVENT: Market & Industry News (60);

COUNTRY: Spain (4SPA);

10/5/8 (Item 5 from file: 583)

DIALOG(R) File 583:Gale Group Globalbase(TM)

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05316792

Uninsured **motorists** drive up premiums

UK - MORE PEOPLE ARE NOW DRIVING WITHOUT INSURANCE

Independent On Sunday (TIS) 13 September 1992 psal3

UK: It is believed that up to 10% of the 24 mil drivers in the UK are driving without insurance, although this is against the law. It is believed that drivers are discouraged from taking out insurance because of premiums which often total over GBP1k/y, following rises of up to 80%. The **Motor** Insurers' Bureau (MIB) runs a fund which offers damages to people injured in accidents caused by **uninsured motorists** , and in 1992 the MIB expects claims to rise by 50% vs 1991, to a **record** GBP60 mil. The money paid out by MIB comes from insurers, and the insurers in turn pass on this charge to policyholders. According to the MIB's claims manager, Roger Snook, drivers currently pay around GBP0.80/GBP100 of their premiums to support the MIB disaster fund. However, the rise in claims indicates that this would have to grow by 25% in 1993, and since the average **motor** insurance premium is an estimated GBP350, this would lift the disaster fund levy by GBP0.70.

PRODUCT: Private **Motor** Insurance (6330PM);

EVENT: SERVICES DATA (36); SERVICE PRICING (36);

COUNTRY: United Kingdom (4UK); OECD Europe (415); European Economic Community Countries (419); NATO Countries (420); South East Asia Treaty Organisation (913);

10/5/9 (Item 6 from file: 583)

DIALOG(R) File 583:Gale Group Globalbase(TM)

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01762148

AA MEMBERSHIP GROWS TO 6.5M

UK - AA MEMBERSHIP GROWS TO 6.5M

Insurance Brokers' Monthly (IBM) 0 March 1988 pl06

ISSN: 0020-4633

Membership of the **Automobile** Association rose to 6.5m in 1987, and the association's 3.5k patrols handled a **record** 3.4m breakdowns. AA Insurance Services dealt with over 2.25m policyholders in 1987, and recovered more than GBP5m in **uninsured motor** losses, doubling the 1986 figure.*

PRODUCT: Driving Schools (7549DS);

EVENT: COMPANIES ACTIVITIES (10);

COUNTRY: United Kingdom (4UK); OECD Europe (415); NATO Countries (420);

South East Asia Treaty Organisation (913);

10/5/10 (Item 1 from file: 169)

DIALOG(R)File 169:Insurance Periodicals
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00192641

New York: State Senate passes motorist ID database bill to track uninsureds .

Claims, Aug 1997, p18
DOC TYPE: Journal Article
JOURNAL CODE: CL

ABSTRACT: Legislation to help track **uninsured motorists** through a computer identification **database** has passed the New York state Senate and is currently being debated in an Assembly committee. Funds for the program would be raised from an increase in penalties for those caught driving without insurance. (Author/OPA)

COUNTRY: UNITED STATES

DESCRIPTORS: **Databases ; Legislation; New York; Uninsured Motorists**

10/5/11 (Item 2 from file: 169)

DIALOG(R)File 169:Insurance Periodicals
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00174126

Injured passenger covered by car owner's UM coverage.

Rough Notes, Dec 1994, p4
DOC TYPE: Journal Article
JOURNAL CODE: RN

ABSTRACT: Anne Skinner suffered injuries in an accident while riding as a passenger in a **car** driven by her sister. The **car** was owned by a third person whose name was not shown, but who had secured a policy from Royal Insurance Company with limits of \$10,000 bodily injury, \$8,000 personal injury protection, and \$10,000 **uninsured motorist** coverage. The **record** showed that Anne's injuries were caused by the negligence of her sister who was driving the **car** . Neither Anne nor her sister had their own insurance, and Anne sought to recover damages for her injuries under the **uninsured motorist** coverage issued to the owner of the **car** . Royal denied liability and litigation ensued. This case was Anne Skinner v. Royal Insurance Company--No. 93-P-849--Appeals Court of Massachusetts, Worcester--May 20, 1994. (Author/DLF)

COUNTRY: UNITED STATES

DESCRIPTORS: Litigation; Royal Insurance Company Ltd.; Uninsured **Motorists**

10/5/12 (Item 3 from file: 169)

DIALOG(R)File 169:Insurance Periodicals
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00172052

28 percent drive uninsured in Calif., study finds.

National Underwriter: Property & Casualty/Risk & Benefits Management, Mar 27 1995, p12
DOC TYPE: Journal Article
JOURNAL CODE: NUPC

ABSTRACT: Nearly 28 percent of California's 20-million-plus **motorists** drive **without** auto **insurance** , and the level of **uninsured vehicles** rises dramatically in the low-income areas, a study by the state insurance

department has found. The findings by the department's Statistical Analysis Bureau were derived from a comparison study of census data, **Department of Motor Vehicles records** and the insurance department's own files. (Author/OPA)
COUNTRY: UNITED STATES
DESCRIPTORS: California; **Uninsured Motorists**

10/5/13 (Item 4 from file: 169)
DIALOG(R) File 169:Insurance Periodicals
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00162457

Underinsurance limits apply separately to spouses.

Rough Notes, Apr 1994, p2
DOC TYPE: Journal Article
JOURNAL CODE: RN

ABSTRACT: On February 13, 1991, Ernest Radenbaugh and his wife, Marie, were seriously injured when their **car** was hit by one negligently operated by Kenneth Wright. Wright had a policy issued by Grange Mutual which provided for coverage of \$100,000 per person and \$300,000 per accident, and the company paid \$100,000 each to Ernest and Marie. They then filed for benefits for underinsurance with their company, **Motorists**. Their policy provided for \$500,000 for such benefits. **Motorists** then paid \$50,000 to Ernest, and \$250,000 to Marie, and maintained that was the extent of its liability. The insureds contended that each claim should have been reduced by the amount paid to each by Grange, \$100,000, so that the company would be liable for an additional \$200,000. This case was Radenbaugh et al v. **Motorists Insurance Companies-- No . 12-92-21-14--Motion to certify record** to Supreme Court of Ohio was overruled--Court of Appeals of Ohio, Putnam County--March 24, 1993. (Author/DLF)

COUNTRY: UNITED STATES
DESCRIPTORS: Litigation; **Motorists Insurance Corporation; Underinsured Motorists**

10/5/14 (Item 5 from file: 169)
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00162065

UM coverage denied due to lack of vehicle contact.

Rough Notes, Feb 1994, p71
DOC TYPE: Journal Article
JOURNAL CODE: RN

ABSTRACT: The policy issued to Matthew August was in effect on May 22, 1990. He swerved to avoid a **car** which had pulled out of a cross road into the path of his **car**, and then collided with another **car**, which left the scene of the crash. Two disinterested persons saw and corroborated the insured's version of the accident. The company denied liability under the uninsured **motorist** provision of his policy since there was no physical contact with the **car** causing the accident. Litigation ensued. This case was August, et al, v. Lightning Rod Mutual **Insurance Company, Appellant-- No .L-92-025--Court of Appeals of Ohio, Lucas County--August 21, 1991 (Motion to certify record** to Supreme Court of Ohio was overruled.) (Author/DLF)

COUNTRY: UNITED STATES
DESCRIPTORS: Lightning Rod Mutual Insurance Company; Litigation; Uninsured **Motorists**

10/5/15 (Item 6 from file: 169)
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00150760

Insured didn't understand statute of limitations.

Rough Notes, Sep 1993, p4

DOC TYPE: Journal Article

JOURNAL CODE: RN

ABSTRACT: The insured, Carolyn Mehl, was injured in an auto accident on February 17, 1988, and promptly notified her insurance company. On May 1, 1990, she submitted a claim for medical expenses in the amount of \$5,193.05, which was rejected by the company three weeks later. Litigation ensued. This case was Mehl et al v. **Motorists Mutual Insurance Company**, Appellant-- No . 15276--Court of Appeals of Ohio, Summit County--May 13, 1992--(Motion to certify the **record** to the Ohio Supreme Court was overruled, 600 N.E.2d 679). (Author/DLF)

COUNTRY: UNITED STATES

DESCRIPTORS: **Automobile** Insurance; Litigation; **Motorists** Mutual Insurance Company

10/5/16 (Item 7 from file: 169)
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00146413

Insurer's time limit for filing action ruled unreasonable.

Rough Notes, Aug 1993, p52

DOC TYPE: Journal Article

JOURNAL CODE: RN

ABSTRACT: Robert Worley and his wife, Zelia, were involved in an accident on June 17, 1987, with Ralph Corbin. They settled with him on April 13, 1990, for his policy limits of \$35,000. Their own policy provided for \$500,000 underinsurance, and they then filed claim with their company, which denied liability under the provision requiring filing suit or requesting arbitration within one year. The trial court found that the one-year limitation was reasonable and enforceable, and granted the company's motion for summary judgment. The insureds appealed. This case was Worley Appellant v. Ohio Mutual Insurance Association/ **United Ohio Insurance Company**-- No . 12915--Court of Appeals of Ohio, Montgomery County--December 16, 1991 (Motion to certify **record** to the Ohio Supreme Court was overruled in 1992). (Author/DLF)

COUNTRY: UNITED STATES

DESCRIPTORS: Litigation; Ohio Mutual Insurance Assn; Underinsured **Motorists**

10/5/17 (Item 8 from file: 169)
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00145671

Policy cancellation effective when processed by insurer.

Rough Notes, Jan 1993, p24

DOC TYPE: Journal Article

JOURNAL CODE: RN

ABSTRACT: Progressive Specialty Insurance Company issued its policy to Douglas Turner, covering his **car** . Lawrence and Brian Turner were shown

as additional drivers and Lawrence was also listed as having an additional interest in the policy. The policy was cancelled a few months later, but before the insurer acted on the cancellation an accident took place. Litigation ensued over the insurer's liability for the claim. This case was Turner et al Appellants v. Progressive Specialty **Insurance** Company--**No . 89-T-4283**--Court of Appeals of Ohio, Trumbull County--Decided February 4, 1991--(motion to certify **record** to Supreme Court of Ohio was overruled). (Author/DLF)

COUNTRY: UNITED STATES

DESCRIPTORS: **Automobile** Insurance; Litigation; Progressive Insurance Group

10/5/18 (Item 9 from file: 169)

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00132265

HO doesn't cover defamation suit.

Rough Notes, May 1992, p6

DOC TYPE: Journal Article

JOURNAL CODE: RN

ABSTRACT: A candidate for political office ran two political advertisements on a local radio station alleging that his opponent had voted to allow utilities to pass on costs to consumers, favoring the interests of the utilities over those of the consumer. He won the election, but a short time later a suit was filed against his homeowner's insurance by his opponent alleging that the ads were defamatory and had damaged him. Litigation ensued. This case was Weaver v. **Motorists** Mutual **Insurance** Company, Appellant--**No .11209**--Court of Appeals of Ohio, Montgomery County--May 16, 1989. Motion to certify the **record** to Supreme Court of Ohio was overruled. (DLF)

COUNTRY: UNITED STATES

DESCRIPTORS: Homeowners Policies; Litigation; **Motorists** Mutual Insurance Company

10/5/19 (Item 10 from file: 169)

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00123408

NAII blocks Texas order to cover uninsured cars .

Dauer, Christopher

National Underwriter: Property & Casualty/Risk & Benefits Management, Oct 14 1991, p1

DOC TYPE: Journal Article

JOURNAL CODE: NUPC

ABSTRACT: Examines the National Association of Independent Insurers (NAII) objections to a Texas regulation requiring Texas insurers to provide coverage at regular rates for previously **uninsured** drivers. Quotes NAII representative concerning accident **record** of **uninsured motorists** . Reports that a temporary restraining order blocks the Texas regulation and that a hearing will take place on October 17, 1991. (KH)

COUNTRY: UNITED STATES

DESCRIPTORS: National Assn Of Independent Insurers; Regulation; Texas; Uninsured **Motorists**

10/5/20 (Item 11 from file: 169)

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00020313

Most apps to Michigan facility 'not clean.'

National Underwriter: Property/Casualty, Apr 13 1984, p67

DOC TYPE: Journal Article

JOURNAL CODE: NUPC

ABSTRACT: More than 93 percent of the applicants to the Michigan **Automobile** Insurance Placement Facility were "not clean" to the extent that they had previous accidents or convictions during the last three years, were inexperienced operators, or had **no record** of previous **insurance**, according to a recent study. (Author/PG)

DESCRIPTORS: Assigned Risks; **Automobile** Insurance; Michigan

10/5/21 (Item 12 from file: 169)

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00018810

N.J., not insurers, now imposes auto surcharges.

Lyons, Lois J.

National Underwriter: Property/Casualty, Feb 17 1984, p62

DOC TYPE: Journal Article

JOURNAL CODE: NUPC

ABSTRACT: Governor Thomas Kean of New Jersey has signed bills imposing surcharges on drivers with poor driving records, the heaviest of which are aimed at persons who drive while intoxicated. The bills help to change the system in the state that made it possible for drivers with poor driving **records** to avoid the heaviest penalties by driving **without insurance**. (Author)

DESCRIPTORS: **Automobile** Insurance; Legislation; New Jersey